

February 2001

MEMORANDUM TO: Flood Insurance Manual Subscribers

FROM: Howard L. Leikin
Acting Administrator
Federal Insurance Administration

SUBJECT: May 1, 2001, Manual Revisions

The Federal Insurance Administration (FIA) is pleased to provide you with the latest updates to the *Flood Insurance Manual*. Your new revision pages contain all of the changes that will go into effect May 1, 2001. Changes are identified by a vertical bar in the margin of the amended pages, and related footers have been modified to reflect the May 1, 2001, effective date.

Following are highlights of the May 2001 revisions:

- Supplemental information about additions and extensions to the single building (General Rules section).
- Revised rates and/or rating examples (Rating, Condominiums, Mortgage Portfolio Protection Program, and General Change Endorsement sections).
- Explanation that, under the new Dwelling Form and General Property Form, condominium unit owners may apply up to 10 percent of their contents coverage to interior walls, floor, and ceiling (Condominiums section).
- Clarification of cancellation reason code 8, "Policy Not Required by Mortgagee" (Cancellation/Nullification section).
- Updated Community Rating System (CRS) tables that reflect changes effective April 1, 2001, including a new 10% credit for non-SFHA properties in communities that have achieved a Class 6 rating or better (CRS section).
- Clarification that, for the purposes of determining CRS premium discounts, A99 and all AR zones are to be treated as non-SFHAs (CRS and Flood Map sections).

The FIA strives to provide you, the producer, with up-to-date information so that you are able to assist your customers in securing the best flood protection available according to their individual needs.

Attachment

Change Record Page

Effective Date: May 1, 2001

Updates and corrections to the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner.*

Please keep this Change Record Page in your manual for reference.

Remove	Insert
GR 3-10	GR 3-10
RATE 1-10	RATE 1-10
RATE 41-46	RATE 41-46
CONDO 7-20	CONDO 7-20
CONDO 23-31	CONDO 23-31
MPPP 1-2	MPPP 1-2
END 5-10	END 5-10
CN 1-4	CN 1-4
MAP 1-2	MAP 1-2
CRS 1-26	CRS 1-26
DEF 7-8	DEF 7-8

*Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.



**NATIONAL
FLOOD
INSURANCE
PROGRAM**

2000 EDITION

December 2000

REVISED:

May 2001

FLOOD INSURANCE MANUAL

The National Flood Insurance Program is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency (FEMA).



policies and subsequent renewals of those policies must be based upon the specific anchoring requirements identified below:

A manufactured (mobile) home located within a Special Flood Hazard Area must be anchored to a permanent foundation to resist flotation, collapse, or lateral movement by providing over-the-top or frame ties to ground anchors; or in accordance with manufacturer's specifications; or in compliance with the community's floodplain management requirements.

b. Manufactured (Mobile) Homes - Continuously Insured Since September 30, 1982

All manufactured (mobile) homes on a foundation continuously insured since September 30, 1982, can be renewed under the previously existing requirements if affixed to a permanent foundation.

Manufactured (mobile) homes in compliance with the foundation and anchoring requirements at the time of placement may continue to be renewed under these requirements even though the requirements are more stringent at a later date.

To be adequately anchored, the manufactured (mobile) home is attached to the foundation support system, which in turn is established (stabilized) into the ground, sufficiently to resist flotation, collapse, and lateral movement caused by flood forces, including wind forces in coastal areas.

3. Silos and Grain Storage Buildings

4. Cisterns

5. Buildings Entirely Over Water - Constructed or Substantially Improved Before October 1, 1982

Follow "submit for rate" instructions in the Rating section for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide for these buildings. Pre-FIRM buildings constructed before October 1, 1982, are eligible for normal Pre-FIRM rates.

If the building's start of construction occurred on or after October 1, 1982, the building is ineligible for coverage.

6. Buildings Partially Over Water

Follow "submit for rate" instructions in the Rating section for buildings partially over water. However, Pre-FIRM buildings are eligible for normal Pre-FIRM rates.

7. Boathouses Located Partially Over Water

The non-boathouse parts of a building into which boats are floated are eligible for coverage if the building is partly over land and also used for residential, commercial, or municipal purposes and is eligible for flood coverage. The area above the boathouse used for purposes unrelated to the boathouse use (e.g., residential occupancy) is insurable from the floor joists to the roof including walls. A common wall between the boathouse area and the other part of the building is insurable. The following items are not covered:

- a. The ceiling and roof over the boathouse portions of the building into which boats are floated.
- b. Floors, walkways, decking, etc., within the boathouse area, or outside the area, but pertaining to boathouse use.
- c. Exterior walls and doors of the boathouse area not common to the rest of the building.
- d. Interior walls and coverings within the boathouse area.
- e. Contents located within the boathouse area, including furnishings and equipment, relating to the operation and storage of boats and other boathouse uses.

The Flood Insurance Application form with photographs, but without premium, must be submitted to the NFIP for premium determination. No coverage becomes effective until the NFIP approves the insurance application, determines the rate, and receives the premium. However, buildings in existence prior to October 1, 1982, may continue to be rated using the published rate.

8. Buildings in the Course of Construction

Buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

9. Rowhouses and Townhouses

Flood insurance for a residential unit of a multiple unit complex may be written on a Dwelling Form as a single building, provided that: it is self-contained; it is a separately titled single family dwelling unit contiguous to the ground; it has a separate legal description; and it is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

10. Repetitive Loss Target Group Properties

These must be processed by the NFIP Special Direct Facility. See the Repetitive Loss section of this manual for information.

B. Single Building

To qualify as a single building structure and be subject to the single building limits of coverage, a building must be separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

A building separated into divisions by solid, vertical, load-bearing walls from its lowest level to its highest ceiling may have each division insured as a separate building.

Additions and Extensions

The NFIP insures additions and extensions attached to and in contact with the dwelling by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At the insured's option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that

is not a solid load-bearing wall are always considered part of the dwelling and cannot be separately insured.

A policyholder who insured a building and an eligible addition or extension under separate policies effective before December 31, 2000, may not combine coverages under a single policy until the renewal date.

C. Walls

1. Breakaway Walls

For an enclosure's wall to qualify as breakaway, it must meet *all* of the following criteria:

- a. Above ground level; and
- b. Below the elevated floor of an elevated structure; and
- c. Non-structurally supporting (non-load-bearing walls); and
- d. Designed to fail under certain wave force conditions; and
- e. Designed so that, as a result of failure, it causes no damage to the elevated portions of the elevated building and/or its supporting foundation system.

2. Shear Walls

Shear walls are walls used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel (or nearly parallel) to the flow of the water and can be used in any zone.

3. Solid Foundation Perimeter Walls

Solid foundation perimeter walls are walls used as a means of elevating the building in A Zones and must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

D. Determination of Building Occupancy

The following terms should be used to determine the appropriate occupancy classification:

1. Single Family Dwellings

These are non-condominium residential buildings designed for principal use as a

dwelling place for one family, or a single-family dwelling unit in a condominium building. Residential single family dwellings are permitted incidental occupancies, including structures with office, professional, private school, or studio occupancies, including a small service operation, if such occupancies are limited to less than 50 percent of the building's total floor area.

2. 2-4 Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place of two to four families. Residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing no more than 4 dwelling units, are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building.

3. Other Residential Buildings

These include hotels or motels where the normal occupancy of a guest is 6 months or more, or a tourist home or rooming house which has more than four roomers. This also includes residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing more than four dwelling units. These buildings are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building. Examples of other residential buildings include dormitories and assisted living facilities.

4. Non-Residential Buildings

This category includes all other eligible occupancies (e.g., garages, poolhouses, recreational buildings, agricultural buildings, licensed bed and breakfasts, nursing homes, etc.).

IV. CONTENTS ELIGIBILITY

A. Eligible Contents

Contents must be located in a fully enclosed building or secured to prevent flotation out of the building.

B. Vehicles and Equipment

The NFIP covers self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

1. Used mainly to service the described location; or
2. Designed and used to assist handicapped persons;

while the vehicles or machines are inside a building at the described location.

C. Silos, Grain Storage Buildings, and Cisterns

Contents located in silos, grain storage buildings, and cisterns are insurable.

D. Commercial Contents Coverage

Commercial contents in a residential property must be insured on the General Property Form.

V. EXAMPLES OF ELIGIBLE RISKS

Since the question of coverage eligibility has frequently been raised, examples of eligible risks are provided below.

A. Building Coverage

1. Cooperative Building--Entire Building in Name of Cooperative (General Property Form)

Cooperative buildings where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies, and can be insured for a maximum building coverage of \$250,000 in a Regular Program community under the General Property Form. Since they are *not* in the condominium form of ownership, they cannot be insured under the RCBAP.

2. Time Sharing Building--Entire Building in Name of Corporation (General Property Form)

Timeshare buildings *not* in the condominium form of ownership where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP, and can be insured for a maximum building coverage of \$250,000 under the General Property Form.

Timeshare buildings in the *condominium* form of ownership are eligible for coverage and must be insured under the RCBAP. These buildings are subject to the same eligibility, rating, and coverage requirements as other condominiums, including the requirement that 75 percent of the area of the building be used for residential purposes.

B. Contents Coverage

Parts and equipment as open stock—not part of specific vehicle or motorized equipment—are eligible for coverage.

C. Condominiums

Refer to pages CONDO 3 and 4.

VI. INELIGIBLE PROPERTY

A. Buildings

Coverage may not be available for buildings that are constructed or altered in such a way as to place them in violation of state or local floodplain management laws, regulations, or ordinances. Contents and personal property contained in these buildings are ineligible for coverage.

For example, section 1316 of the National Flood Insurance Act of 1968 allows the states to declare a structure to be in violation of a law, regulation, or ordinance. Flood insurance is not available for properties that are placed on the 1316 Property List. Insurance availability is restored once the violation is corrected and the 1316 Declaration has been rescinded.

B. Container-Type Buildings

Gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units, and their contents are ineligible for coverage.

C. Buildings Entirely Over Water

Buildings newly constructed or substantially improved on or after October 1, 1982, and located entirely in, on, or over water or seaward of mean high tide are ineligible for coverage.

D. Buildings Partially Underground

If 50 percent or more of the building's actual cash value, including the machinery and equipment, which are part of the building, is below ground level, the building or units and their

contents are ineligible for coverage unless the lowest level is at or above the BFE and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques.

E. Basement/Elevated Building Enclosures

Certain specific property in basements and under elevated floors of buildings is excluded from coverage. See the policy contract for specific information.

VII. EXAMPLES OF INELIGIBLE RISKS

Some specific examples of ineligible risks are provided below. See the policy for a definitive listing of property not covered.

A. Building Coverage

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions on page GR 3)
4. Camper
5. Cooperative Unit Within Cooperative Building
6. Drive-In Bank Teller Unit (located outside walls of building)
7. Fuel Pump
8. Gazebo (unless it qualifies as a building)
9. Greenhouse (unless it qualifies as a building)
10. Open Stadium
11. Pavilion (unless it qualifies as a building)
12. Pole Barn (unless it qualifies as a building)
13. Pumping Station (unless it qualifies as a building)
14. Storage Tank--Gasoline, Water, Chemicals, Sugar, etc.
15. Swimming Pool Bubble
16. Swimming Pool (indoor and outdoor), hot tubs, spas
17. Tennis Bubble

18. Tent
19. Time Sharing Unit Within Multi-Unit Building
20. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)
21. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

B. Contents Coverage

1. Automobiles--Including Dealer's Stock (assembled or not)
2. Bailee's Customer Goods--Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation
5. Motorcycles--Including Dealer's Stock (assembled or not)
6. Motorized Equipment--Including Dealer's Stock (assembled or not)

C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents coverage only may be purchased by the unit owner.

VII. POLICY EFFECTIVE DATE

A. Binders

No oral binder or contract is permitted. No written binder shall be effective unless issued with the express written authorization of the Federal Insurance Administrator.

B. Start of Waiting Period

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage. For NFIP Direct business only:

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by Certified Mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*.
2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, **or** are not mailed by Certified Mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

C. Effective Date

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.
2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.
3. New Policy (in connection with mortgage portfolio reviews)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that

does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.

4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 1995, policy applied for and presentment of premium--August 3, 1995, policy effective date--August 4, 1995.) The waiting period rule listed under B.1 or B.2 above must be used.
5. New Policy (submit-for-rate application)--With three exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium. For NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

The *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood

insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

6. New Policy (rewrite Standard to PRP)--The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only one kind of coverage, either building or contents only, the 30-day waiting period applies.

In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a Standard policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next highest PRP amount above that.

7. New Policy (contents only)--Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage by a condominium unit owner at the time of the loan, i.e., where building coverage is not being purchased by the unit owner.

8. New Policy (cancel/rewrite to obtain ICC Coverage)--Provided that the application and premium are received before an anniversary date, the 30-day waiting period does not apply to a cancel/rewrite of a 3-year policy at an anniversary date to obtain Increased Cost of Compliance (ICC) coverage.
9. New Policy (documentation required)--The insurer may rely on an agent's representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.
10. Community's Initial Entry or Conversion from Emergency to Regular Program--Process according to rules 1 through 9 above and 11 below.
11. Endorsements--With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting

period rule listed under B.1 or B.2 above does not apply.

12. Renewals (inflation increase option)--The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. The increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.
13. Renewals (higher PRP limits)--The waiting period does not apply to a renewal offer to the insured for the next higher limits available under the PRP.
14. Renewals (deductible reduction)--The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

VIII. COVERAGE

A. Limits of Coverage

Coverage may be purchased subject to the maximum limits of coverage available under the Program phase in which the community is participating. Duplicate policies are not allowed.

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage.

C. Coverage D - Increased Cost of Compliance (ICC) Coverage

For all new and renewal policies effective on or after May 1, 2000, the ICC limit of liability is \$20,000.

The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all Standard Flood Insurance Policies, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- a. Be a repetitive loss structure as defined, for which NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; *OR*
- b. Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium for each policy year.

D. Reduction of Coverage Limits or Reformation

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

Complete provisions for reduction of coverage limits or reformation are described in:

1. Dwelling Form, section VII, paragraph G.

2. General Property Form, section VII, paragraph G.
3. Residential Condominium Building Association Policy, section VIII, paragraph G.

IX. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application.

B. Submit-For-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 8 for the applicable waiting period.

Submit-for-rate policies must be rerated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

C. Provisional Rates

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

D. Buildings in More Than One Flood Zone

Buildings, not the land, located in more than one flood zone must be rated using the more hazardous zone.

X. MISCELLANEOUS RULES

A. Policy Term

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

RATING

This section contains information, including rate tables, required to accurately rate a flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. That will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 40 through RATE 47.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single Family Dwelling	\$ 35,000 *	\$ 50,000	\$200,000	\$250,000
2-4 Family Dwelling	\$ 35,000 *	\$ 50,000	\$200,000	\$250,000
Other Residential	\$100,000**	\$150,000	\$100,000	\$250,000
Non-Residential	\$100,000**	\$150,000	\$350,000	\$500,000
CONTENTS COVERAGE				
Residential	\$ 10,000	\$ 20,000	\$ 80,000	\$100,000
Non-Residential	\$100,000	\$130,000	\$370,000	\$500,000

* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

** In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

NOTE: For RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for the Expense Constant, Federal Policy Fee, and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	Building	Contents
Residential	.68	.79
Non-Residential	.79	1.58

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.68 / .23	.79 / .41	.68 / .23		.68 / .48		.79 / .41	
	With Basement	.73 / .37	.79 / .37	.73 / .37		.73 / .43		.84 / .43	
	With Enclosure	.73 / .41	.79 / .41	.73 / .41		.73 / .51		.84 / .51	
	Manufactured (Mobile) Home	.68 / .23	.79 / .40					.79 / .41	
CONTENTS LOCATION	Basement & Above				.79 / .37		.79 / .37		1.58 / 1.15
	Enclosure & Above				.79 / .41		.79 / .41		1.58 / .83
	Lowest Floor Only - Above Ground Level				.79 / .41		.79 / .41		1.58 / .35
	Lowest Floor Above Ground Level and Higher Floors				.79 / .28		.79 / .28		1.58 / .35
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .35

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.82 / .64	.95 / 1.14	.82 / .64		.82 / 1.20		.95 / 1.20	
	With Basement	.88 / 1.30	.95 / 1.00	.88 / 1.22		.88 / 2.26		1.01 / 2.26	
	With Enclosure	.88 / 1.14	.95 / 1.14	.88 / 1.09		.88 / 2.01		1.01 / 2.01	
	Manufactured (Mobile) Home	.82 / 3.14	.95 / 1.14					.95 / 5.29	
CONTENTS LOCATION	Basement & Above				.95 / 1.00		.95 / 1.00		1.90 / 2.34
	Enclosure & Above				.95 / 1.14		.95 / 1.14		1.90 / 2.31
	Lowest Floor Only - Above Ground Level				.95 / 1.14		.95 / 1.14		1.90 / 1.93
	Lowest Floor Above Ground Level and Higher Floors				.95 / 1.00		.95 / 1.00		1.90 / 1.64
	Above Ground Level - More than One Full Floor				.30 / .29		.30 / .29		.41 / .39
	Manufactured (Mobile) Home								1.90 / 4.91

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.45 / .13	.70 / .23	.45 / .13		.43 / .13		.43 / .13	
	With Basement	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	With Enclosure	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	Manufactured (Mobile) Home	.45 / .28	.70 / .23					.60 / .26	
CONTENTS LOCATION	Basement & Above				.98 / .46		.98 / .46		1.13 / .50
	Enclosure & Above				.98 / .46		.98 / .46		1.13 / .41
	Lowest Floor Only - Above Ground Level				.70 / .43		.70 / .43		.62 / .26
	Lowest Floor Above Ground Level and Higher Floors				.70 / .23		.70 / .23		.62 / .23
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.52 / .36

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.45 / .13	.70 / .23	.45 / .13		.43 / .13		.43 / .13	
	With Basement	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	With Enclosure	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	Manufactured (Mobile) Home	.45 / .28	.70 / .23					.60 / .26	
CONTENTS LOCATION	Basement & Above				.98 / .46		.98 / .46		1.13 / .50
	Enclosure & Above				.98 / .46		.98 / .46		1.13 / .41
	Lowest Floor Only - Above Ground Level				.70 / .43		.70 / .43		.62 / .26
	Lowest Floor Above Ground Level and Higher Floors				.70 / .23		.70 / .23		.62 / .23
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.52 / .36

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.68 / .23	.79 / .41	.68 / .23		.79 / .41		.79 / .41	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home	.80 / .52	.80 / .52					1.60 / .58	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.79 / .41		.79 / .41		1.58 / .34
	Lowest Floor Above Ground Level and Higher Floors				.79 / .28		.79 / .28		1.58 / .34
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .34

FIRM ZONES AO, AH ("No Basement" Buildings Only)¹

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ² (AOB, AHB)	.17 / .06	.17 / .06	.17 / .11	.17 / .11
Without Certification of Compliance or Elevation Certificate ³	.69 / .17	.80 / .30	.80 / .20	1.59 / .25

¹ Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

² "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

³ "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.21 / .08	.21 / .08
+1	.39 / .08	.39 / .10	.24 / .08	.22 / .08	.17 / .08	.17 / .08	.43 / .08	.59 / .08
0	.67 / .08	.79 / .20	.50 / .08	.45 / .18	.35 / .08	.37 / .16	1.07 / .08	1.39 / .08
-1 ²	1.71 / .86	2.57 / 1.23	1.56 / .78	2.22 / .81	.83 / .45	.96 / .66	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Only -- Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .21	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.32 / .12	.44 / .21
0	.89 / .12	.75 / .56	.55 / .12	.52 / .33	.23 / .12	.25 / .12	.97 / .12	.97 / .71
-1 ²	2.44 / .96	2.00 / 1.54	1.52 / .64	1.33 / .96	.31 / .12	1.02 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1		.18 / .12	.18 / .12	.18 / .12
-2		.18 / .12	.20 / .12	.20 / .12

¹ If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

² Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE¹

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential ²	Non- Residential ²	
+5 or more	.28 / .10	.44 / .15	.45 / .12	.61 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	.55 / .12	.65 / .20	.65 / .17	.89 / .25	
+1	1.00 / .52	1.28 / .71	1.10 / .72	1.35 / .85	
0 or below	***	***	***	***	
+2 or more	.24 / .08	.30 / .09	.33 / .12	.45 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	.51 / .10	.52 / .17	.55 / .15	.80 / .23	
-1	1.62 / .81	2.22 / 1.04	1.68 / .82	1.84 / 1.25	
-2 or below	***	***	***	***	
No Elevation Certificate	1.94 / 1.10	2.75 / 1.70	2.02 / 1.10	2.45 / 1.50	No Elevation Certificate

¹ Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .18 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

*** **SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
0 ²	1.36 / .25	1.69 / .67	1.08 / .25	1.22 / .62	.94 / .25	1.08 / .50	2.06 / .21	3.03 / .21
-1 ³	2.98 / 1.56	4.51 / 2.50	2.73 / 1.56	3.89 / 1.90	1.91 / 1.41	2.04 / 1.94	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Only -- Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
0 ²	2.06 / .34	1.93 / 1.44	1.31 / .34	1.33 / .85	.67 / .37	.77 / .37	1.98 / .34	2.18 / 1.83
-1 ³	4.72 / 2.59	4.74 / 4.15	2.73 / 1.83	3.23 / 2.59	.81 / .37	2.88 / .37	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ²		.38 / .25	.38 / .25	.38 / .25
-1 ³		.38 / .25	.38 / .25	.38 / .25
-2		.38 / .25	.38 / .25	.42 / .25

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² These rates are to be used if the lowest floor of the building is at or above BFE.

³ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

FIRM ZONES '75-'81, UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings Free of Obstruction⁴				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.21	.21	.40	.53	.79
+3	.21	.21	.46	.62	.92
+2	.30	.31	.59	.78	1.18
+1	.54	.57	.79	1.06	1.50
0	.81	.86	1.03	1.38	1.86
-1	1.18	1.23	1.35	1.80	2.34
-2	1.66	1.75	1.79	2.35	3.01
-3	2.30	2.41	2.38	3.10	3.94
-4 or below	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴ Free of Obstruction -- The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building of abnormally high tides or wind driven water is minimized.

⁵ These percentages represent building replacement cost ratios (i.e., the building is insured to at least 75 percent of its replacement cost).

*** **SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction⁴				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.28	.28	.89	1.19	1.78
+3	.28	.28	.95	1.25	1.88
+2	.36	.37	1.03	1.39	2.07
+1	.61	.64	1.20	1.61	2.30
0	.88	.92	1.40	1.85	2.55
-1 ⁶	1.24	1.30	1.67	2.22	2.95
-2 ⁶	1.73	1.82	2.08	2.74	3.55
-3 ⁶	2.37	2.48	2.67	3.49	4.48
-4 or below	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴ With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

⁵ These percentages represent building replacement cost ratios (i.e., the building is insured to at least 75 percent of its replacement cost).

⁶ For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is one or more feet below BFE.

*** **SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

PRE-FIRM NOT ELEVATION-RATED RATES^{1,2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.45 / .13	.70 / .23	.45 / .13		.43 / .13		.43 / .13	
	With Basement	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	With Enclosure	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	Manufactured (Mobile) Home	.45 / .28	.70 / .23					.60 / .26	
CONTENTS LOCATION	Basement & Above				.98 / .46		.98 / .46		1.13 / .50
	Enclosure & Above				.98 / .46		.98 / .46		1.13 / .41
	Lowest Floor Only - Above Ground Level				.70 / .43		.70 / .43		.62 / .26
	Lowest Floor Above Ground Level and Higher Floors				.70 / .23		.70 / .23		.62 / .23
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.52 / .36

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$1,000.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.45 / .13	.70 / .23	.45 / .13		.43 / .13		.43 / .13	
	With Basement	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	With Enclosure	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	Manufactured (Mobile) Home	.45 / .28	.70 / .23					.60 / .26	
CONTENTS LOCATION	Basement & Above				.98 / .46		.98 / .46		1.13 / .50
	Enclosure & Above				.98 / .46		.98 / .46		1.13 / .41
	Lowest Floor Only - Above Ground Level				.70 / .43		.70 / .43		.62 / .26
	Lowest Floor Above Ground Level and Higher Floors				.70 / .23		.70 / .23		.62 / .23
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.52 / .36

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

¹ Base Deductible is \$500.

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.21 / .08	.21 / .08
+1	.39 / .08	.39 / .10	.24 / .08	.22 / .08	.17 / .08	.17 / .08	.43 / .08	.59 / .08
0	.45 / .13	.43 / .13	.50 / .08	.43 / .13	.35 / .08	.37 / .16	.45 / .28	.60 / .26
-1 ¹	See Footnote ¹							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Only -- Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .21	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.32 / .12	.44 / .21
0	.70 / .23	.62 / .26	.55 / .12	.62 / .23	.23 / .12	.25 / .12	.70 / .23	.52 / .36
-1 ¹	See Footnote ¹							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1 ²		.18 / .12	.18 / .12	.18 / .12
-2 ²		.18 / .12	.18 / .12	.18 / .12

¹ Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

² These rates are only applicable to Contents-only policies.

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

EXAMPLE 2

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$1,000 DEDUCTIBLE OPTION

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: B
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: .900
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .45/.13 Contents: .70/.23

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.45	225	100,000	.13	130	-35	150,000	320
CONTENTS	20,000	.70	140	40,000	.23	92	-23	60,000	209
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 529 ICC PREMIUM 6 SUBTOTAL 535 CRS PREMIUM DISCOUNT ____% ¾ SUBTOTAL 535	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE ¾ EXPENSE CONSTANT 50 FEDERAL POLICY FEE 30		TOTAL PREPAID AMOUNT 615	
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____			

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$355 / Contents: \$232 |
| 2. Apply Deductible Factor: | Building: .900 x \$355 = \$320 / Contents: .900 x \$232 = \$209 |
| 3. Premium Reduction: | Building: \$355 - \$320 = \$35 / Contents: \$232 - \$209 = \$23 |
| 4. Subtotal: | \$529 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$535 |
| 8. Probation Surcharge: | N/A |
| 9. Expense Constant: | \$50 |
| 10. Add Federal Policy Fee: | \$30 |
| 11. Total Prepaid Premium: | \$615 |

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$500 DEDUCTIBLE OPTION (SURCHARGE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.100 (Surcharge)
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$75
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .73/.41 Contents: .79/.41

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.73	365	100,000	.41	410	+78	150,000	853
CONTENTS	20,000	.79	158	40,000	.41	164	+32	60,000	354
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,207
							ICC PREMIUM 75		
							SUBTOTAL 1,282		
							CRS PREMIUM DISCOUNT ____% ¾		
							SUBTOTAL 1,282		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE ¾		
							EXPENSE CONSTANT 50		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 1,362		
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$775 / Contents: \$322 |
| 2. Apply Deductible Factor: | Building: 1.100 x \$775 = \$853 / Contents: 1.100 x \$322 = \$354 |
| 3. Premium Increase: | Building: \$853 - \$775 = \$78 / Contents: \$354 - \$322 = \$32 |
| 4. Subtotal: | \$1,207 |
| 5. Add ICC Premium: | \$75 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,282 |
| 8. Probation Surcharge: | N/A |
| 9. Add Expense Constant: | \$50 |
| 10. Add Federal Policy Fee: | \$30 |
| 11. Total Prepaid Premium: | \$1,362 |

EXAMPLE 4

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$3,000/\$2,000 DEDUCTIBLE OPTION

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000 Building and Contents
- Deductible Factor: .875
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$60
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .73/.37 Contents: .79/.37

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	50,000	.73	365	200,000	.37	740	-138	250,000	967
CONTENTS	20,000	.79	158	80,000	.37	296	-57	100,000	397
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,364
							ICC PREMIUM 60		
							SUBTOTAL 1,424		
							CRS PREMIUM DISCOUNT <u>30%</u> 427		
							SUBTOTAL 997		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE $\frac{3}{4}$		
							EXPENSE CONSTANT 50		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 1,077		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,105 / Contents: \$454 |
| 2. Apply Deductible Factor: | Building: $.875 \times \$1,105 = \967 / Contents: $.875 \times \$454 = \397 |
| 3. Premium Reduction: | Building: $\$1,105 - \$967 = \$138$ / Contents: $\$454 - \$397 = \$57$ |
| 4. Subtotal: | \$1,364 |
| 5. Add ICC Premium: | \$60 |
| 6. Subtract CRS Discount: | -\$427 (30%) |
| 7. Subtotal: | \$997 |
| 8. Probation Surcharge: | N/A |
| 9. Add Expense Constant: | \$50 |
| 10. Add Federal Policy Fee: | \$30 |
| 11. Total Prepaid Premium: | \$1,077 |

EXAMPLE 5

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .835
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .16/.08 Contents: .18/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	150,000	.16	240	350,000	.08	280	-86	500,000	434
CONTENTS	130,000	.18	234	370,000	.12	444	-112	500,000	566
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,000
							ICC PREMIUM		4
							SUBTOTAL		1,004
							CRS PREMIUM DISCOUNT <u>25%</u>		251
							SUBTOTAL		753
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		3/4
							EXPENSE CONSTANT		50
							FEDERAL POLICY FEE		30
							TOTAL PREPAID AMOUNT		833

Premium Calculation:

- | | |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$520 / Contents: \$678 |
| 2. Apply Deductible Factor: | Building: .835 x \$520 = \$434 / Contents: .835 x \$678 = \$566 |
| 3. Premium Reduction: | Building: \$520 - \$434 = \$86 / Contents: \$678 - \$566 = \$112 |
| 4. Subtotal: | \$1,000 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | -\$251 (25%) |
| 7. Subtotal: | \$753 |
| 8. Probation Surcharge: | N/A |
| 9. Add Expense Constant: | \$50 |
| 10. Add Federal Policy Fee: | \$30 |
| 11. Total Prepaid Premium: | \$833 |

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: V13
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$35
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 1.08/.25 Contents: 1.31/.34

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	1.08	540	100,000	.25	250	0	150,000	790
CONTENTS	20,000	1.31	262	80,000	.34	272	0	100,000	534
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER:		ANNUAL SUBTOTAL 1,324
							ICC PREMIUM		35
							SUBTOTAL		1,359
							CRS PREMIUM DISCOUNT <u>10%</u>		136
							SUBTOTAL		1,223
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		$\frac{3}{4}$
							EXPENSE CONSTANT		50
							FEDERAL POLICY FEE		30
							TOTAL PREPAID AMOUNT		1,303

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$790 / Contents: \$534 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$790 = \$790 / Contents: 1.000 x \$534 = \$534 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$1,324 |
| 5. Add ICC Premium: | \$35 |
| 6. Subtract CRS Discount: | -\$136 (10%) |
| 7. Subtotal: | \$1,223 |
| 8. Probation Surcharge: | N/A |
| 9. Add Expense Constant: | \$50 |
| 10. Add Federal Policy Fee: | \$30 |
| 11. Total Prepaid Premium: | \$1,303 |

EXAMPLE 7

REGULAR PROGRAM, POST-1981 VE OR V1-V30, WITH ENCLOSURE

Data Essential To Determine Appropriate Rates and Premium:

• Regular Program

- Flood Zone: VE
- Occupancy: Single Family Dwelling
- # of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: \$3,000/\$3,000
- Deductible Factor: .800
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-81
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Replacement Cost: \$300,000
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$14
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:

Building: 1.67/1.67

Contents: 1.24/1.24

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	1.67	835	200,000	1.67	3,340	-835	250,000	3,340
CONTENTS	20,000	1.24	248	80,000	1.24	992	-248	100,000	992
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 4,332
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER							ICC PREMIUM 14		
							SUBTOTAL 4,346		
							CRS PREMIUM DISCOUNT <u>5%</u> 217		
							SUBTOTAL 4,129		
							PROBATION SURCHARGE $\frac{3}{4}$		
							EXPENSE CONSTANT 50		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 4,209		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$4,175 / Contents: \$1,240 |
| 2. Apply Deductible Factor: | Building: .800 x \$4,175 = \$3,340 / Contents: .800 x \$1,240 = \$992 |
| 3. Premium Reduction: | Building: \$4,175 - \$3,340 = \$835 / Contents: \$1,240 - \$992 = \$248 |
| 4. Subtotal: | \$4,332 |
| 5. Add ICC Premium: | \$14 |
| 6. Subtract CRS Discount: | -\$217 (5%) |
| 7. Subtotal: | \$4,129 |
| 8. Probation Surcharge: | N/A |
| 9. Add Expense Constant: | \$50 |
| 10. Add Federal Policy Fee: | \$30 |
| 11. Total Prepaid Premium: | \$4,209 |

- For high-rise condominiums, the building basic amount of insurance is \$150,000.
- The contents basic limit amount of insurance is \$20,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

C. Replacement Cost and Coinsurance

Replacement cost coverage is available for building coverage only on all RCBAP and all Dwelling Policies meeting eligibility requirements. Co-insurance penalties are applied for *building coverage* only. To the extent the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Policies cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

Insurance Carried X **Amount of Loss** = **Limit of Recovery**
Insurance Required

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

D. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Policy form subject to section III. Property Covered, Coverage C, paragraph 3.

For single-family dwelling assessments, coverage is available only under the following conditions:

- Each of the unit owners comprising the membership of the Association is also assessed by reason of the same cause, *and* the assessment arises out of a direct physical loss by or from flood to the condominium building in which the unit is located at the time of the loss,

or

the assessment arises out of a direct physical loss by or from flood to *another* condominium building of the Association that is covered under the NFIP, in an amount equal to, at the beginning of the current policy term, the ACV of the other building or the maximum available limits under the NFIP, whichever is less.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

V. DEDUCTIBLES AND FEES

A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss.

The Standard Deductible is \$1,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$500.

Optional deductible amounts are available under the RCBAP.

B. Expense Constant

The following are the Expense Constants for the RCBAP:

1 unit	- \$ 50.00 per policy
2-4 units	- \$ 50.00 per policy
5-10 units	- \$ 110.00 per policy
11-20 units	- \$ 220.00 per policy
21 or more	- \$ 330.00 per policy

C. Federal Policy Fee

The following are the Federal Policy Fees for the RCBAP:

1 unit	- \$ 30.00 per policy
2-4 units	- \$ 60.00 per policy
5-10 units	- \$150.00 per policy
11-20 units	- \$330.00 per policy
21 or more	- \$630.00 per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Expense Constant, Federal Policy Fee, and Probation Surcharge will be refunded on a pro rata basis, and
- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

IX. APPLICATION FORM

The producer should complete the entire Application according to the directions in the Application section and attach two new photographs of the building, one of which clearly

shows the location of the lowest floor used for rating the risk.

A. Type of Building

For an RCBAP, the Application form must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Policy used to insure a condominium unit, or for a Condominium Association Policy, see the Application Section.

B. Replacement Cost Value

For an RCBAP, provide the Replacement Cost Value (RCV) for the building, including the cost of the foundation. For an RCBAP, attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain reasonable accuracy of the RCV for the building, the agent must update this information at least every 3 years.

C. Coverage

Ensure the Application form accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

1. Building

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits. The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$150,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$50,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and nonresidential) in the building.

2. Contents

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$20,000 may be filled in. For the Additional Limits, up to a total of \$80,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

D. Rates and Fees

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the

rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.

2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the annual subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount from the annual subtotal, if applicable. Enter the new subtotal.
7. Add the Expense Constant.
8. Add the subtotal and the Expense Constant to determine Total Prepaid Premium.
9. Add the Federal Policy Fee to the Total Prepaid Premium.
10. Add the \$50.00 Probation Surcharge, if applicable, to the Total Pre-Paid Premium.
11. Enter the Total Prepaid Amount.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.68/.11	.82/.28	.61/.04	.61/.04	.70/.16
With Basement	.73/.19	.88/.68	.89/.06	.89/.06	SUBMIT FOR RATE
With Enclosure	.73/.11	.88/.28	.61/.04	.61/.04	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.79/.37	.95/1.00	.98/.46	.98/.46	SUBMIT FOR RATE
Enclosure and above	.79/.41	.95/1.14	.98/.46	.98/.46	
Lowest floor only- above ground level	.79/.41	.95/1.14	.70/.43	.70/.43	.79/.41
Lowest floor above ground level and higher floors	.79/.28	.95/1.00	.70/.23	.70/.23	.79/.28
Above ground level more than 1 full floor	.18/.12	.30/.29	.18/.12	.18/.12	.18/.12

BUILDING—A1-A30, AE • POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.16/.03	.16/.03
+3	.17/.03	.17/.03
+2	.18/.03	.18/.03
+1	.39/.04	.26/.04
0	.86/.04	.80/.04
-1 ²	2.93/.13	1.52/.10
-2	Submit for Rate	

CONTENTS—A1-A30, AE • POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT /ENCL.)	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL AND HIGHER (NO BSMNT /ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.89/.12	.55/.12	.23/.12	.18/.12
-1 ²	2.44/.96	1.52/.64	.31/.12	.18/.12
-2	Submit for Rate			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATE OF COMPLIANCE ²	.17/.04	.17/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.77/.06	.80/.20

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.53/.05	.45/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	.76/.05	.65/.17	
+1	1.31/.11	1.10/.72	
0 OR BELOW	***	***	
+2 OR MORE	.44/.04	.33/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	.63/.05	.55/.15	
-1	2.88/.13	1.68/.82	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	3.30/1.01	2.02/1.10	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure--Submit for rating.

²"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

⁵NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	.61/.04
With Basement	.89/.06
With Enclosure	.61/.04

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	.98/.46
Enclosure and above	.98/.46
Lowest floor only- above ground level	.70/.43
Lowest floor above ground level and higher floors	.70/.23
Above ground level more than 1 full floor	.18/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.16/.03	.16/.03
+3	.17/.03	.17/.03
+2	.18/.03	.18/.03
+1	.39/.04	.26/.04
0	.61/.04	.80/.04
-1 ⁴	See footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.70/.43	.70/.23	.23/.12	.18/.12
-1 ⁴	See footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 ³	1.61/.08	1.54/.08
-1 ⁴	5.01/.31	2.55/.23
-2	***	***

1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE--CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	2.06/.34	1.31/.34	.67/.37	.38/.25
-1 ⁴	4.72/2.59	2.73/1.83	.81/.37	.38/.25
-2	***	***	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating.

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION¹
UNNUMBERED V ZONE--ELEVATED BUILDINGS

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES ¹

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.68/.22	.79/.41	.82/.61	.95/1.14	.45/.13	.70/.23
	WITH BASEMENT	.73/.37	.79/.37	.88/1.22	.95/1.00	.53/.20	.85/.38
	WITH ENCLOSURE	.73/.31	.79/.41	.88/1.15	.95/1.14	.53/.20	.85/.39

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.45/.13	.70/.23	.68/.22	.79/.38
	WITH BASEMENT	.53/.20	.85/.38	***	***
	WITH ENCLOSURE	.53/.20	.85/.39		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB) ³		.17/.06		.17/.11	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.69/.17		.80/.20	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for rating.

³"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

⁴"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***Submit for rating.

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.16/.08	.16/.08	.16/.08
+3	.16/.08	.16/.08	.16/.08
+2	.20/.08	.16/.08	.16/.08
+1	.31/.08	.19/.08	.17/.08
0	.55/.08	.40/.08	.35/.08
-1 ²	1.37/.69	1.25/.67	.75/.45
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.89/.12	.50/.12	.23/.12	.18/.12
-1 ²	2.44/1.01	1.52/.64	.31/.12	.18/.12
-2	***	***	***	.18/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***Submit for rating.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS ²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.28/.10	.45/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.55/.12	.65/.17	
+1	.91/.50	1.10/.72	
0 OR BELOW	***	***	
+2 OR MORE	.22/.08	.33/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.42/.10	.50/.15	
-1	1.34/.61	1.34/.82	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	1.80/1.10	1.80/1.10	NO ELEVATION CERTIFICATE

¹Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

**REGULAR PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.45/.13	.70/.23
WITH BASEMENT	.53/.20	.85/.38
WITH ENCLOSURE	.53/.20	.85/.39

REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.16/.08	.16/.08	.16/.08
+3	.16/.08	.16/.08	.16/.08
+2	.20/.08	.17/.08	.16/.08
+1	.32/.08	.20/.08	.17/.08
0	.45/.13	.41/.08	.35/.08
-1 ⁴	See footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.70/.23	.50/.12	.23/.12	.18/.12
-1 ⁴	See footnote			.18/.12

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 ³	1.36/.25	1.08/.25	.94/.25
-1 ⁴	2.98/1.56	2.73/1.56	1.91/1.41
-2	***	***	***

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	2.06/.34	1.31/.34	.67/.37	.38/.25
-1 ⁴	4.72/2.59	2.73/1.83	.81/.37	.38/.25
-2	***	***	***	.38/.25

REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION²
UNNUMBERED V ZONE -- ELEVATED BUILDINGS

SUBMIT FOR RATING

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating.

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstructions² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.40	.21
+3	.46	.21
+2	.59	.30
+1	.79	.54
0	1.03	.81
- 1	1.35	1.18
- 2	1.79	1.66
- 3	2.38	2.30
- 4 or lower	***	***

Rates above are only for elevated buildings. **Use *Specific Rating Guidelines* for non-elevated buildings.**

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Free of Obstructions—The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until the Administrator has approved the Application and established the risk premium for the building.

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings With Obstructions² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.81	.28
+3	.86	.28
+2	.94	.36
+1	1.09	.61
0	1.27	.88
-1 ⁴	1.62	1.24
-2 ⁴	2.08	1.73
-3 ⁴	2.67	2.37
- 4 or lower ⁴	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until the Administrator has approved the Application and established the risk premium for the building.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

X. CONDOMINIUM RATING EXAMPLES

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CONDOMINIUM RATING EXAMPLE 1

Regular Program

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$1,000 (3% Discount)
- Deductible Factor: .980
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .73/.31 Contents: .79/.41

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	140,000	.73	1,022	0	.31	0	-20	140,000	1,002	
CONTENTS	20,000	.79	158	80,000	.41	328	-10	100,000	476	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____ % SUBTOTAL	1,478 75 1,553 3/4 1,553
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		3/4	
							EXPENSE CONSTANT		110	
							FEDERAL POLICY FEE		150	
							TOTAL PREPAID AMOUNT		1,813	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE(MM/DD/YY) _____										

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,022 / Contents: \$486
2. Apply Deductible Factor: Building: .980 x \$1,022 = \$1,002 / Contents: .980 x \$486 = \$476
3. Premium Reduction: Building: \$1,022 - \$1,002 = \$20 / Contents: \$486 - \$476 = \$10
4. Subtotal: \$1,478
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,553
8. Probation Surcharge: N/A
9. Expense Constant: \$110
10. Add Federal Policy Fee: \$150
11. Total Prepaid Premium: \$1,813

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery})$$

$$\frac{140,000}{480,000} \times 100,000 = 29,167 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2

Regular Program

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$500/\$500
- Deductible Factor: 1.015
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .68/.22 Contents: .79/.41

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	300,000	.68	2,040	180,000	.22	396	+37	480,000	2,473
CONTENTS	20,000	.79	158	30,000	.41	123	+4	50,000	285
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER:		ANNUAL SUBTOTAL 2,758 ICC PREMIUM 75 SUBTOTAL 2,833 CRS PREMIUM DISCOUNT _____% ¾ SUBTOTAL 2,833
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE ¾		
							EXPENSE CONSTANT 110		
							FEDERAL POLICY FEE 150		
							TOTAL PREPAID AMOUNT 3,093		
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,436 / Contents: \$281
2. Apply Deductible Factor: Building: 1.015 x \$2,436 = \$2,473 / Contents: 1.015 x \$281 = \$285
3. Premium Increase: Building: \$2,473 - \$2,436 = \$37 / Contents: \$285 - \$281 = \$4
4. Subtotal: \$2,758
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,833
8. Probation Surcharge: N/A
9. Expense Constant: \$110
10. Add Federal Policy Fee: \$150
11. Total Prepaid Premium: \$3,093

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 3

Regular Program

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$6 (\$20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .19/.08 Contents: .24/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	700,000	.19	1,330	50,000	.08	40	0	750,000	1,370	
CONTENTS	20,000	.24	48	80,000	.12	96	0	100,000	144	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____ % SUBTOTAL	1,514 6 1,520 $\frac{3}{4}$ 1,520
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		$\frac{3}{4}$	
							EXPENSE CONSTANT		220	
							FEDERAL POLICY FEE		330	
							TOTAL PREPAID AMOUNT		2,070	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,370 / Contents: \$144
2. Apply Deductible Factor: Building: 1.000 x \$1,370 = \$1,370 / Contents: 1.000 x \$144 = \$144
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$1,514
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,520
8. Probation Surcharge: N/A
9. Expense Constant: \$220
10. Add Federal Policy Fee: \$330
11. Total Prepaid Premium: \$2,070

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery})$$

$$\frac{750,000}{896,000} \times 300,000 = 251,116 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$896,000 was not met.)

CONDOMINIUM RATING EXAMPLE 4

Regular Program

- Building Coverage: \$600,000
- Contents Coverage: \$15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$6 (\$20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .16/.08 Contents: .21/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	300,000	.16	480	300,000	.08	240	0	600,000	720	
CONTENTS	15,000	.21	32	0	.12		0	15,000	32	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		752		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION:		ICC PREMIUM		
						<input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		SUBTOTAL		758
								CRS PREMIUM DISCOUNT _____%		3/4
								SUBTOTAL		758
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		3/4		
						EXPENSE CONSTANT		110		
						FEDERAL POLICY FEE		150		
						TOTAL PREPAID AMOUNT		1,018		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$720 / Contents: \$32
2. Apply Deductible Factor: Building: 1.000 x \$720 = \$720 / Contents: 1.000 x \$32 = \$32
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$752
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$758
8. Probation Surcharge: N/A
9. Expense Constant: \$110
10. Add Federal Policy Fee: \$150
11. Total Prepaid Premium: \$1,018

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 5

Regular Program

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$75 (\$20,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .68/.11 Contents: .79/.28

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIU M				
BUILDING	150,000	.68	1,020	960,000	.11	1,056	0	1,110,000	2,076	
CONTENTS	20,000	.79	158	80,000	.28	224	0	100,000	382	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT <u>25%</u> SUBTOTAL	2,458 75 2,533 633 1,900
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. <div style="display: flex; justify-content: space-between;"> _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) </div>							PROBATION SURCHARGE EXPENSE CONSTANT FEDERAL POLICY FEE		 3/4 330 630	
							TOTAL PREPAID AMOUNT		2,860	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,076 / Contents: \$382
2. Apply Deductible Factor: Building: 1.000 x \$2,076 = \$2,076 / Contents: 1.000 x \$382 = \$382
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$2,458
5. Add ICC Premium: \$75
6. Subtract CRS Discount: - \$633 (25%)
7. Subtotal: \$1,900
8. Probation Surcharge: N/A
9. Expense Constant: \$330
10. Add Federal Policy Fee: \$630
11. Total Prepaid Premium: \$2,860

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ 1,110,000}{(\text{Insurance Required}) \ 1,200,000} \times (\text{Amount of Loss}) \ 200,000 = (\text{Limit of Recovery}) \ 185,000 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$1,200,000 was not met.)

CONDOMINIUM RATING EXAMPLE 6

Regular Program

- Building Coverage: \$3,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: \$5,000/\$5,000
- Deductible Factor: .920 (Maximum Total Discount of \$276 applies)
- Replacement Cost: \$3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$3,000,000
- ICC Premium: \$75 (\$20,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: .73/.19

Contents: .79/.37

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	150,000	.73	1,095	2,850,000	.19	5,415	-276	3,000,000	6,234	
CONTENTS	20,000	.79	158	80,000	.37	296	0	100,000	454	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER:		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT <u>10%</u> SUBTOTAL	6,688 75 6,763 676 6,087
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		$\frac{3}{4}$	
							EXPENSE CONSTANT		330	
							FEDERAL POLICY FEE		630	
							TOTAL PREPAID AMOUNT		7,047	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$6,510 / Contents: \$454
2. Apply Deductible Factor: Building: .920 x \$6,510 = \$5,989 / Contents: .920 x \$454 = \$418
3. Premium Reduction: Building: \$276 (maximum discount since \$6,510 - \$5,989 = \$521 exceeds the maximum) / Contents: \$0
4. Subtotal: \$6,688
5. Add ICC Premium: \$75
6. Subtract CRS Discount: -\$676 (10%)
7. Subtotal: \$6,087
8. Probation Surcharge: N/A
9. Expense Constant: \$330
10. Add Federal Policy Fee: \$630
11. Total Prepaid Premium: \$7,047

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coininsurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 7

Regular Program

- Building Coverage: \$12,000,000
- Contents Coverage: \$15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: \$12,000,000
- ICC Premium: \$6 (\$20,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:

Building: .86/.04 Contents: .55/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	150,000	.86	1,290	11,850,000	.04	4,740	0	12,000,000	6,030	
CONTENTS	15,000	.55	83	0	.12		0	15,000	83	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT <u>5%</u> SUBTOTAL	6,113 6 6,119 306 5,813
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		$\frac{3}{4}$	
							EXPENSE CONSTANT		330	
							FEDERAL POLICY FEE		630	
							TOTAL PREPAID AMOUNT		6,773	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$6,030 / Contents: \$83
2. Apply Deductible Factor: Building: 1.000 x \$6,030 = \$6,030 / Contents: 1.000 x \$83 = \$83
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$6,113
5. Add ICC Premium: \$6
6. Subtract CRS Discount: - \$306 (5%)
7. Subtotal: \$5,813
8. Probation Surcharge: N/A
9. Expense Constant: \$330
10. Add Federal Policy Fee: \$630
11. Total Prepaid Premium: \$6,773

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 8

Regular Program

- Building Coverage: \$4,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: .980 (Maximum Total Discount of \$111 applies)
- Replacement Cost: \$18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$14,400,000
- ICC Premium: \$75 (\$20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .73/.11 Contents: .79/.41

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	150,000	.73	1,095	3,850,000	.11	4,235	-107	4,000,000	5,223	
CONTENTS	20,000	.79	158	80,000	.41	328	-4	100,000	482	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	5,705
							ICC PREMIUM		75	
							SUBTOTAL		5,780	
							CRS PREMIUM DISCOUNT _____%		3/4	
							SUBTOTAL		5,780	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		3/4	
							EXPENSE CONSTANT		330	
							FEDERAL POLICY FEE		630	
							TOTAL PREPAID AMOUNT		6,740	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$5,330 / Contents: \$486
2. Apply Deductible Factor: Building: .980 x \$5,330 = \$5,223 / Contents: Maximum Discount \$4
3. Premium Reduction: Building: \$107 / Contents: \$4
4. Subtotal: \$5,705
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$5,780
8. Probation Surcharge: N/A
9. Expense Constant: \$330
10. Add Federal Policy Fee: \$630
11. Total Prepaid Premium: \$6,740

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

(Insurance Carried) 4,000,000 x (Amount of Loss) 1,000,000 = (Limit of Recovery) 277,778 - Less Deductible
 (Insurance Required) 14,400,000

(Coinsurance Penalty applies because minimum insurance amount of \$14,400,000 was not met.)

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$20,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	\$ 1.75 / 1.00	\$ 1.75 / 1.00	\$ 75.00
V Zones - All building & occupancy types	\$ 3.00 / 3.00	\$ 3.00 / 3.00	\$ 75.00
A99 Zone, AR, AR Dual Zones	\$ 0.45 / 0.35	\$ 0.45 / 0.35	\$ 6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.
 - (3) Add Expense Constant, Federal Policy Fee, and Probation Surcharge if applicable, when computing the premium.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program's Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this Program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their local agent.
2. When a mortgagee or a mortgage servicing company discovers, at any time following loan origination, that one or more of the loans in its portfolio is determined to be located in a Special Flood Hazard Area (SFHA), and that there is no evidence of flood insurance on such property(ies), then the MPPP may be used by such lender/servicer to obtain (force place) the required flood insurance coverage. The MPPP process can be accomplished with limited underwriting information and with special flat flood insurance rates.
3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.
4. It will be the WYO company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those

limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III-Fees

With the implementation of the MPPP, there is no change in the method of WYO company allowance from that which is provided in the Financial Assistance/Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO company retains under the WYO Financial Assistance/Subsidy Arrangement for the MPPP may be used to pay, reimburse or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO company may work with to assist in its flood insurance compliance efforts.
2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee—Any WYO company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO company must obtain signed evidence from each such lender or servicer indicating their receipt

EXAMPLE 1 - INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2001-2002
- Pre-FIRM, X-Zone, with basement
- Present coverage:
Building \$75,000/Contents \$18,000
- Premium at policy inception was \$221.
- Endorsement effective date is June 2, 2002.
- Coverages added are \$125,000 on the building and \$32,000 on the contents for a total of \$200,000 on the building and \$50,000 on the contents.
- Rates in effect on the effective date of the policy are to be used in calculating the premiums.
- The difference between these two premiums is \$85.
- Prorate the difference using the pro rata factor below:

Time period is June 2, 2002,
to October 15, 2002
Number of days is 135
Pro rata factor is .370

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	75,000	$\frac{3}{4}$	221	125,000	$\frac{3}{4}$	306	306
BUILDING ADDITIONAL							$\frac{3}{4}$
CONTENTS BASIC	18,000			32,000			$\frac{3}{4}$
CONTENTS ADDITIONAL							$\frac{3}{4}$
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:		306	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL	
		200,000			50,000	306	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						SUBTOTAL	
						ICC PREMIUM	
						SUBTOTAL	
						CRS PREMIUM DISCOUNT ____%	
						SUBTOTAL	
						3-YEAR SUBTOTAL	
SIGNATURE OF INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)</i>	
						221	
						DIFFERENCE <u> + </u> (+/-)	
						PRO RATA FACTOR	
						+85	
						.370	
						+31	

EXAMPLE 2 - INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2001-2002
 - Single family dwelling, no basement, Pre-FIRM
 - Present coverage: Building \$35,000/
Contents \$10,000
 - Policy conversion date from Emergency to
Regular Program: July 15, 2001
 - Building located in an A99 Zone
 - Premium rates are: Building .41/.12, Contents
.64/.21.
 - Endorsement effective date is August 14, 2001.
(The Emergency Program premiums that already
exist on this policy are earned for the remainder
of the policy term; they are not refundable.)
 - The coverages being added are \$50,000 on the
building and \$15,000 on the contents for a total of
\$85,000 on the building and \$25,000 on the
contents; and \$20,000 coverage for ICC.
 - To increase coverage, complete Sections A and
B. Section A is for current coverage, Section B
should show only the amounts of the increases.
 - \$15,000 of the \$50,000 coverage to be added on the
building must be calculated in the "Amount" column
- under Section B, "Increased-Decreased Coverage
Only" (using the applicable rate) to amend the
present coverage to the threshold for the Regular
Program basic limits.
 - \$10,000 of the \$15,000 coverage to be added on
the contents must be calculated under the
"Amount" column under Section B, "Increased-
Decreased Coverage Only" (using the applicable
rate) to amend the present coverage to the
threshold for the Regular Program basic limits.
 - Add Sections A and B premiums to obtain the
New Premium Subtotals.
 - Add the ICC premium, which was not paid in the
Emergency Program.
 - The Premium Previously Paid is \$317 (excluding
ICC/Probation Surcharge/Expense Constant/
Federal Policy Fee).
 - Subtract the Premium Previously Paid from the
Premium Total to obtain the Difference
(additional/return premium).
 - Prorate the Difference
- Time period is August 14, 2001,
to January 15, 2002
Number of days is 154
Pro rata factor is .422

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC			35,000	.68	238	15,000	.41	62	300
BUILDING ADDITIONAL						35,000	.12	42	42
CONTENTS BASIC			10,000	.79	79	10,000	.64	64	143
CONTENTS ADDITIONAL						5,000	.21	11	11
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION:		SUBTOTAL	
BUILDING COVERAGE			CONTENTS COVERAGE			<input type="checkbox"/> CREDIT CARD		DEDUCT. DISCOUNT/SURCHARGE	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	<input type="checkbox"/> OTHER:		SUBTOTAL	
50,000	35,000	85,000	20,000	5,000	25,000			ICC PREMIUM	
								SUBTOTAL	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.								CRS PREMIUM DISCOUNT ____%	
								SUBTOTAL	
								3-YEAR SUBTOTAL	
								PREMIUM PREVIOUSLY PAID	
								(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)	
								DIFFERENCE <u> + </u> (+/-)	
								PRO RATA FACTOR	
								TOTAL (+/-)	
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)			

EXAMPLE 3 - INCREASING COVERAGE

- Policy term is December 12, 2001-2002
- Single family dwelling, no basement
- Pre-FIRM Building
- Building located in Zone C
- Present coverage: Building \$35,000/ Contents \$10,000
- Endorsement is effective on May 1, 2002, to add additional coverage of \$65,000 on the building and \$15,000 on the contents for a total of \$100,000 building coverage and \$25,000 contents coverage.
- Premium rates are: Building .41/.12, Contents .64/.21.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- \$15,000 of the \$50,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$214 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee) which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 1, 2002,
to December 12, 2002
Number of days is 225
Pro rata factor is .616

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	35,000	.41	144	15,000	.41	62	206
BUILDING ADDITIONAL		.12		50,000	.12	60	60
CONTENTS BASIC	10,000	.64	64	10,000	.64	64	128
CONTENTS ADDITIONAL		.21		5,000	.21	11	11
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:			
BUILDING COVERAGE			CONTENTS COVERAGE				
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		
50,000	50,000	100,000	20,000	5,000	25,000		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				SUBTOTAL			405
				DEDUCT. DISCOUNT/SURCHARGE			3/4
				SUBTOTAL			405
				ICC PREMIUM			6
				SUBTOTAL			411
				CRS PREMIUM DISCOUNT ____%			3/4
				SUBTOTAL			411
				3-YEAR SUBTOTAL			3/4
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)			214				
DIFFERENCE + (-) (+/-)			+197				
PRO RATA FACTOR			.616				
TOTAL (+/-)			+121				

SIGNATURE OF INSURED AND DATE

SIGNATURE OF INSURANCE AGENT/BROKER

DATE (MMDDYY)

END 7

May 1, 2001

EXAMPLE 4 - INCREASING COVERAGE, AFTER A RATE CHANGE

- Policy term is July 15, 2001-2002
- Single family dwelling, Regular Program
- One floor, no basement
- Current policy limits: Building \$30,000 Contents \$8,000
- Building located in an AE Zone, Post-FIRM
- Premium rates are: Building .61, Contents .89
- Post - FIRM construction with a 0 elevation difference
- Endorsement effective date is May 15, 2002
- The coverages being added are \$15,000 on the building and \$7,000 on contents for a total of \$45,000 building coverage and \$15,000 contents coverage.
- A rate increase takes effect on May 1, 2002.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the \$15,000 basic building amount, and the applicable rate (.61). (See page END 1, "Additional Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
- In Section B, enter the \$7,000 basic contents amount and the applicable rate (.89).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$242 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 15, 2002,
to July 15, 2002
Number of days is 61
Pro rata factor is .167

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC			30,000	.61	183	15,000	.61	92	275
BUILDING ADDITIONAL									
CONTENTS BASIC			8,000	.89	71	7,000	.89	62	133
CONTENTS ADDITIONAL									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION:			
BUILDING COVERAGE			CONTENTS COVERAGE			<input type="checkbox"/> CREDIT CARD		SUBTOTAL	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	<input type="checkbox"/> OTHER:		DEDUCT. DISCOUNT/SURCHARGE	
45,000	0	45,000	15,000	0	15,000			SUBTOTAL	
								ICC PREMIUM	
								SUBTOTAL	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		3/4	
								SUBTOTAL	
								3-YEAR SUBTOTAL	
								PREMIUM PREVIOUSLY PAID	
								(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)	
								242	
						DIFFERENCE + (-)		+172	
						PRO RATA FACTOR		.167	
						TOTAL (+/-)		+29	
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)			

EXAMPLE 5 - REMOVING CONTENTS

- Policy term is May 20, 2001-2002
- Non-residential structure
- Emergency Program
- Policy limits: Building \$100,000/Contents \$100,000
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason For Change section of the General Change Endorsement form.)
- Present rates for building and contents are .79/1.58.
- Removal date and effective date of change is January 14, 2002.
- Enter the current building and contents coverages in Section A and the current rates (.79/1.58).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,370 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is January 14, 2002,
to May 20, 2002
Number of days is 126
Pro rata factor is .345

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC			100,000	.79	790	0			790
BUILDING ADDITIONAL									
CONTENTS BASIC			100,000	1.58	1,580	100,000	1.58	-1,580	0
CONTENTS ADDITIONAL									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION:		SUBTOTAL	
BUILDING COVERAGE			CONTENTS COVERAGE			<input type="checkbox"/> CREDIT CARD		DEDUCT. DISCOUNT/SURCHARGE	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	<input type="checkbox"/> OTHER:		SUBTOTAL	
¾	¾	100,000	¾	¾	0	_____		ICC PREMIUM	
								SUBTOTAL	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		¾	
								SUBTOTAL	
								3-YEAR SUBTOTAL	
								PREMIUM PREVIOUSLY PAID	
								(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)	
								2,370	
						DIFFERENCE — (+/-)		-1,580	
						PRO RATA FACTOR		.345	
						TOTAL (+/-)		-545	
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)			

EXAMPLE 6 - REDUCING BUILDING COVERAGE

- Policy term is September 1, 2001-2002
- Single family dwelling, with basement
- Regular Program, Zone B, Post-FIRM
- Policy limits: Building \$150,000/Contents \$0
- A wing of the building was destroyed by fire on July 1, 2002, and the building was repaired without the wing, reducing the value of the dwelling to \$100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .48/.23.
- Endorsement effective date is July 1, 2002.
- In Section A, enter the basic building amount (\$50,000) and the applicable rate (.44).
- In Section B, enter the new additional building amount at the same rate of .23.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$476 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Add ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is July 1, 2002,
to September 1, 2002
Number of days is 62
Pro rata factor is .170

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	50,000	.48	240	0			240
BUILDING ADDITIONAL	100,000	.23	230	-50,000	.23	-115	115
CONTENTS BASIC							$\frac{3}{4}$
CONTENTS ADDITIONAL							$\frac{3}{4}$
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:		SUBTOTAL	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL	
50,000	50,000	100,000				ICC PREMIUM	
						SUBTOTAL	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. <div style="display: flex; justify-content: space-between; margin-top: 10px;"> SIGNATURE OF INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____ </div>						SUBTOTAL	
						CRS PREMIUM DISCOUNT ____%	
						SUBTOTAL	
						3-YEAR SUBTOTAL	
						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)</i>	
						DIFFERENCE - (+/-)	
						PRO RATA FACTOR	
TOTAL (+/-)							

CANCELLATION/NULLIFICATION

Flood insurance coverage may be terminated at any time, by either cancelling or nullifying the policy depending upon the reason for the transaction. If coverage is terminated, the insured may be entitled to a full or partial refund under applicable rules and regulations. In some instances, the insured might be ineligible for a refund.

I. PROCEDURES AND VALID REASONS

Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons (See Reason Codes 4 and 6 for exceptions). The insured must have maintained continuous NFIP coverage to be eligible for any prior year premium refund. All existing rules concerning the Federal Policy Fee, Expense Constant, and producer commission remain in effect. Requests are processed by submitting a completed Cancellation/Nullification Request Form and proper documentation (Bill of Sale, Declaration page of new policy, Statement of mortgage completion) to the writing company.

A. REFUND PROCESSING PROCEDURES

1. The current NFIP insurer (WYO Company or Direct Business) will be responsible for returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year.
2. Requests for refunds for more than 2 years (Reason Codes 4 and 6 only) may be processed by the current NFIP insurer (WYO Company or Direct Business) or the Bureau.
 - a. For requests processed by the Bureau, the NFIP insurer or the agent must submit all of the documentation necessary to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:
 - A cancellation request for each year and the premium refund calculation for each year
 - The declarations pages or renewal bills for each policy term and evidence of premium payments

- Photographs to verify ineligible risks.

- b. In order for the Bureau to process a refund request, the appropriate documentation must be mailed directly to the NFIP Bureau and Statistical Agent, 7700 Hubble Drive, Lanham, MD 20706.
 - c. The writing company will refund up to 3 years of a current 3-year policy if a refund is allowed for that period under the prior year refund rules.
3. WYO Companies must submit the appropriate TRRP transactions for each applicable policy term when processing refunds. The companies must maintain this documentation as part of their underwriting files.
4. The insured must have maintained continuous NFIP coverage to be eligible for a refund of any prior year's premium. All existing refund rules concerning the Federal Policy Fee, Expense Constant, and producer commission remain in effect. The Bureau will return to the sender any unauthorized refund requests for more than 2 years.

TRRP reason codes in this section are used for reporting purposes only.

B. REASONS FOR CANCELLATION/NULLIFICATION OF NFIP POLICIES

1. **Building Sold or Removed.** The insured has sold or transferred ownership of the insured property and no longer has an insurable interest, or the insured property has been removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property. A pro rata refund of the premium less Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 01)
2. **Contents Sold or Removed.** The insured has sold or transferred ownership of the insured property and no longer has an insurable interest, or the insured property

has been completely removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property at the described location, or the date the property was removed from the described location. A pro rata refund of the premium less Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 02)

3. **Policy Cancelled and Rewritten To Establish a Common Expiration Date with Other Insurance Coverage.** The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy Declarations Page, the producer should request *cancellation* of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy. (TRRP reason 03)

4. **Duplicate NFIP Policies.** When a duplicate NFIP policy has been issued, only one policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be cancelled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be cancelled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy. A pro rata refund or a full return of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) shall be made for the policy being cancelled, backdated to the inception of duplicate coverage subject to the 6-year statute of limitations. (TRRP reason 04)

5. **Non-Payment.** When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be *nullified* if the client's check is returned because of insufficient funds or any other reason the check is not made good to the producer. The bank's notice must be attached to the form when this situation occurs. If the

producer can document this, a full premium refund is provided to the producer. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

This reason cannot be used if the producer advanced agency funds and the client simply refused to pay the agency. (TRRP reason 05)

6. **Risk Not Eligible for Coverage.** This reason is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include:

- Property not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be issued.)
- Contents located in an open building.
- Property is a camping trailer and not a manufactured (mobile) home.

A full return of premium shall be made back to the inception of the policy. (TRRP reason 06)

7. **Property Closing Did Not Occur.** This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property. A full refund of premium, including Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 08)

8. **Policy Not Required by Mortgagee.** This provides a means to *cancel* a policy flat when it was requested for a closing and, at or before closing, it was determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. After the closing, if the determination is found to be incorrect, the policy cannot be cancelled with refund. (However, the policy may be endorsed with return premium to correct the flood zone effective the beginning of the policy term.) The mortgagee's statement to this effect must be attached to the Cancel-

lation/Nullification Request Form. (TRRP reason 50)

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following a map revision, if the property is no longer located in an SFHA, then the policy may be *cancelled* provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage; and (2) the lender no longer requires the flood insurance policy. A full refund of premium, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the 6-month period when a revised map was being reprinted, if no claim has been paid or is pending. (TRRP reason 09)

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be cancelled.

10. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. A pro rata premium refund including Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 45)
11. **Mid-Term Voidance of a 3-Year Policy Due to Cessation of Participation in the NFIP of the Community in which the Property is Located.** The voidance is effective at the end of the policy year in which cessation occurs. A pro rata refund of premium less Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 51)
12. **Mortgage Paid Off.** This reason is used to cancel a 1-year or 3-year policy that was obtained due to a requirement by a

mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off. The mortgage must have been paid off on May 1, 1999, or later. A statement from the mortgagee stating that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. The pro rata premium refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 52)

13. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment. A full premium refund is provided, including Expense Constant, Federal Policy Fee, and Probation Surcharge. (TRRP reason 60)
14. **Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment. A full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 70)
15. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** Flood insurance was initially required by the mortgagee or other lender because the property was erroneously determined to be in an SFHA. Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, if it is decided that the building or manufactured home is not in an SFHA and insurance is not required, the NFIP policy may be cancelled back to the effective date of the current policy term. If the insured submits a copy of FEMA's letter of determination review and a statement from the lender that flood insurance is not required, a full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, will be issued, providing no claim has been paid or is pending. (TRRP reason 16)

16. **Duplicate Policies from Sources Other Than the NFIP.** This reason code is used to cancel a duplicate policy from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999, or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. A pro rata refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 17)

17. **Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage.** The mid-term cancellation is effective at the end of the policy year in which the replacement policy is obtained. A pro rata premium refund including Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 18)

18. **Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** This reason code is used to cancel an MPPP Policy after the mortgage is paid off. A statement to this effect from the mortgage company must be attached to the Cancellation/Nullification Request Form. A pro rata refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge. For a full refund, i.e., from policy inception date, include the Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 52)

19. **Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be cancelled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires the retention of the flood insurance.

If no claim has been paid or is pending, a full return of the premium (including

Expense Constant, Federal Policy Fee, and Probation Surcharge) will be made for the policy being cancelled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective.

In the case of a 3-year policy, pro-rata refund (including Expense Constant, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term. (TRRP reason 20)

20. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group).** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date. (TRRP reason 21)

21. **Other: Continuous Lake Flooding or Closed Basin Lakes.** This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy.

The cancellation effective date must be after the date of loss, and no premium refund is allowed. (TRRP reason 10)

II. COMPLETION OF THE CANCELLATION/NULLIFICATION REQUEST FORM

A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

B. Policy Term

Enter the policy term and the cancellation effective date.

NOTE: The cancellation effective date of a policy cancelled under cancellation reason number 4, regardless of which policy is cancelled, will be the original effective date of the latter policy.

FLOOD MAPS

I. OVERVIEW

The Federal Emergency Management Agency (FEMA) provides all participating communities with copies of their flood maps. The maps are generally kept in community planning or building permit departments where they should be available for review.

A. Types of Flood Maps

FEMA produces two types of maps for rating flood insurance. For detailed information, refer to "Answers to Questions About the National Flood Insurance Program" (FIA-2) and "Guide to Flood Maps" (FEMA 258).

1. Flood Hazard Boundary Map (FHBM)--Initial flood hazard identification generally used for Emergency Program communities.
2. Flood Insurance Rate Map (FIRM)--Generally used for Regular Program communities. Some Regular Program communities may use a map originally published as an FHBM; however, a letter will accompany the map in conjunction with conversion to the Regular Program stating that the map is to be considered a FIRM.

Countywide FIRMs are official sources of flood risk data for several communities that supersede all previous versions of the FEMA flood hazard maps for the communities covered. Countywide FIRMs show flooding information for the entire geographic area of a county including the incorporated communities within the county.

B. Map Information

The date of the current effective map version for a community can be obtained by calling the appropriate community official or by calling the National Flood Insurance Program office on the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date.

1. The maps may have one panel or multiple panels. Most Z-fold maps have multiple

panels. Flat maps generally consist of only one panel.

2. For multiple panel maps, individual panels are identified on a community map index.
3. Panel numbers are listed for that community's map in numerical sequence. FHBMs and FIRMs are drawn to show:
 - Community boundaries
 - Special Flood Hazard Areas (SFHAs)
 - Area not included in a community's map. A community may be physically located within the overall geographical area, but actually stand on its own as a separate community. Therefore, this community would be shown on a separate map.
4. Each panel has a panel number and community number. When there is only one panel (i.e., a flat map), the community number will consist of only six digits.

Example: Monterey County, CA 060195-1025. The first two digits of the number identify the state, and the next four digits identify the community. The last four digits identify the map panel.

5. Most FIRMs also show:
 - Rate Zones
 - Base Flood Elevations, and/or
 - Base Flood Depths

C. Communities Without a Map

These are communities without formally identified SFHAs that chose to have flood insurance coverage available even though the local flooding problems are too small to map. For any such community in the Regular Program, all areas within that community are treated as Zone C or X.

II. MAP ZONES

A. Special Flood Hazard Areas (SFHAs)

1. Zone A

The lowest floor elevation is required and the Base Flood Elevations (BFEs) are not provided.

2. Zones A1-A30

The lowest floor elevation is required and the BFEs are provided.

3. Zone AE

Used in place of A1-A30 on some maps.

4. Zone AH

Shallow water depths (ponding) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are provided.

5. Zone AO

Shallow water paths (sheet flow) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are not provided. Base flood depths may be provided.

6. Zone A99

Enough progress has been made on a protective system such as dikes, dams, and levees to consider it complete for insurance rating purposes. BFEs are not provided. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

7. Zone AR

Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

8. Zones AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A

Dual flood zones that, because of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

9. Zone V

An area that is inundated by tidal floods with velocity (coastal high hazard area). BFEs are not provided.

10. Zones V1-V30

Identical to V Zone, but BFEs are provided.

11. Zone VE

Used in place of V1-V30 on some maps.

12. Zone VO

An area having shallow water depths and/or unpredictable flow paths between 1 and 3 feet with velocity.

B. Moderate, Minimal Hazard Areas

1. Zones B,C,X

Areas of moderate or minimal hazard subject to flooding from severe storm activity or local drainage problems. These zones may be lightly shaded or unshaded on the FIRM. Zone X is the designation for B and C Zones and is used in place of these zones on some maps.

2. Zone D

An area where the flood hazard is undetermined and which usually is very sparsely populated. The designation of Zone D can also be used for rating when one community incorporates portions of another community's area where no map has been prepared.

III. LOCATING A SPECIFIC PROPERTY ON A MAP

- Check the map index to identify the correct map panel.
- Directly locate the property by the address or other information. It may help to compare the FHBM or FIRM to a more detailed map, such as an assessor's map or community street map.
- Note the map color where the property is located. On FHBM's and FIRM's,

COMMUNITY RATING SYSTEM

I. GENERAL DESCRIPTION

The goals of the Community Rating System (CRS) are to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance.

The CRS has been developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of premium discounts.

II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program. Communities in the Emergency phase of the program are not eligible.

III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium reductions; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FIA sets the CRS classification based upon the credit points. This classification determines the premium discount for

policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted. This is a voluntary program for communities.

The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities that are credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates for inquirers.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. There may be a fee charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Credit varies depending on class.			
SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% credit for Classes 1-6; 5% credit for Classes 7-9.*			
Non-SFHA (Zones B, C, X, D): 10% credit for Classes 1-6; 5% credit for Classes 7-9.			
Preferred Risk Policies are not eligible for CRS Premium Discounts.			

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
015000	Baldwin County	10/1/95	10/1/95	9	5	5	C
010116	Birmingham, City of	10/1/94	04/1/01	7	15	5	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/91	9	5	5	C
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/96	8	10	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/93	8	10	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	10/1/91	9	5	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
Alaska							
020005	Anchorage, Municipality of	10/1/95	04/1/00	8	10	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020094	Valdez, City of	10/1/92	10/1/92	9	5	5	C
Arizona							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/91	9	5	5	C
040040	Chandler, City of	10/1/91	10/1/92	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/99	8	10	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	10/1/94	6	20	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/95	9	5	5	C
040066	Navajo County	10/1/92	10/1/92	9	5	5	C
040051	Phoenix, City of	10/1/92	10/1/94	7	15	5	C
040073	Pima County	10/1/91	04/1/01	6	20	10	C
040098	Prescott, City of	10/1/91	10/1/91	9	5	5	C
045012	Scottsdale, City of	10/1/91	10/1/95	7	15	5	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	10/1/91	9	5	5	C
040076	Tucson, City of	10/1/91	10/1/93	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Arizona (continued)						
040056	Wickenburg, Town of	10/1/92	10/1/92	9	5	5	C
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/92	8	10	5	C
	Arkansas						
050029	Arkadelphia, City of	10/1/91	10/1/91	9	5	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050012	Bentonville, City of	10/1/92	10/1/92	9	5	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/92	9	5	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/93	9	5	5	C
050180	Jacksonville, City of	10/1/94	10/1/94	9	5	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/91	9	5	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050055	West Memphis, City of	10/1/92	10/1/92	9	5	5	C
	California						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	10/1/96	7	15	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
060370	Fairfield, City of	10/1/92	10/1/92	9	5	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
065029	Fresno County	10/1/91	10/1/96	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/97	7	15	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	10/1/91	9	5	5	C
060075	Kern County	10/1/91	10/1/93	8	10	5	C
060090	Lake County	10/1/95	10/1/00	7	15	5	C
060136	Long Beach, City of	10/1/93	10/1/94	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/95	9	5	5	C
060344	Milpitas, City of	10/1/91	10/1/96	6	20	10	C
060195	Monterey County	10/1/91	10/1/96	7	15	5	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	04/1/01	7	15	5	C
060227	Newport Beach, City of	10/1/93	10/1/93	9	5	5	C
060178	Novato, City of	10/1/95	10/1/00	7	15	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	California (continued)						
060212	Orange County	10/1/91	10/1/93	8	10	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/93	8	10	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/96	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060360	Redding, City of	10/1/96	10/1/97	7	15	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/97	6	20	10	C
060262	Sacramento County	10/1/92	10/1/97	6	20	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/91	9	5	5	C
060284	San Diego County	10/1/94	10/1/95	10	0	0	R
060299	San Joaquin County	10/1/93	10/1/98	7	15	5	C
060349	San Jose, City of	10/1/91	10/1/92	8	10	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/91	9	5	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	04/1/01	7	15	5	C
060331	Santa Barbara County	10/1/91	10/1/93	8	10	5	C
060355	Santa Cruz, City of	10/1/92	10/1/94	8	10	5	C
060421	Simi Valley, City of	10/1/93	10/1/93	9	5	5	C
060631	Solano County	10/1/91	10/1/93	8	10	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	10/1/98	8	10	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/97	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/94	8	10	5	C
	Colorado						
080001	Adams County	10/1/93	10/1/98	8	10	5	C
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	10/1/96	7	15	5	C
080002	Aurora, City of	10/1/92	10/1/97	8	10	5	C
080023	Boulder County	10/1/91	10/1/96	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/97	8	10	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/92	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/96	9	5	5	C
080060	Colorado Springs, City of	10/1/92	10/1/92	9	5	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Colorado (continued)						
080046	Denver, City and County of	10/1/96	10/1/96	9	5	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080059	El Paso County	10/1/92	10/1/92	9	5	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/96	6	20	10	C
080061	Fountain, City of	10/1/92	10/1/92	9	5	5	C
080067	Fremont County	10/1/93	10/1/93	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/96	7	15	5	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/91	9	5	5	C
080063	Manitou Springs, City of	10/1/92	10/1/92	9	5	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080310	Parker, Town of	10/1/92	10/1/97	7	15	5	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/98	8	10	5	C
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
080168	Telluride, Town of	10/1/94	10/1/00	7	15	5	C
080007	Thornton, City of	10/1/94	10/1/99	8	10	5	C
080054	Vail, Town of	10/1/91	10/1/96	8	10	5	C
080008	Westminster, City of	10/1/91	10/1/92	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
	Connecticut						
090074	Cheshire, Town of	10/1/93	10/1/93	9	5	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/95	8	10	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090090	Wallingford, Town of	10/1/95	10/1/95	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/91	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
	Delaware						
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/94	9	5	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Delaware (continued)						
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/97	8	10	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
	Florida						
120001	Alachua County	10/1/95	10/1/00	8	10	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	05/1/97	8	10	5	C
120180	Apopka, City of	10/1/93	10/1/93	9	5	5	C
120193	Atlantis, City of	10/1/92	10/1/94	8	10	5	C
120676	Aventura, City of	10/1/00	10/1/00	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/98	8	10	5	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/93	8	10	5	C
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
125091	Bradenton Beach, City of	10/1/91	10/1/96	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125092	Brevard County	10/1/91	10/1/93	8	10	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	10/1/93	9	5	5	C
125094	Cape Canaveral, City of	10/1/93	10/1/99	8	10	5	C
125095	Cape Coral, City of	10/1/91	10/1/96	8	10	5	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	10/1/97	7	15	5	C
120064	Clay County	10/1/96	10/1/00	8	10	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
125097	Cocoa Beach, City of	10/1/94	10/1/94	9	5	5	C
120020	Cocoa, City of	10/1/94	10/1/96	8	10	5	C
120031	Coconut Creek, City of	10/1/92	10/1/97	8	10	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/96	9	5	5	C
120032	Cooper City, City of	10/1/92	10/1/96	8	10	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, City of	10/1/94	10/1/94	9	5	5	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/94	8	10	5	C
125099	Daytona Beach, City of	10/1/94	10/1/94	9	5	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C

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ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	10/1/99	8	10	5	C
125103	Dunedin, City of	10/1/92	04/1/98	8	10	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/91	9	5	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/93	9	5	5	C
120120	Fellsmere, City of	10/1/99	10/1/99	8	10	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/97	8	10	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	10/1/92	9	5	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/92	9	5	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/97	8	10	5	C
120088	Franklin County	10/1/93	10/1/93	9	5	5	C
125107	Gainesville, City of	10/1/92	10/1/97	8	10	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/96	8	10	5	C
120642	Golden Beach, Town of	10/1/93	10/1/93	9	5	5	C
120275	Gulf Breeze, City of	10/1/93	10/1/93	9	5	5	C
120098	Gulf County	10/1/93	10/1/93	9	5	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/99	8	10	5	C
125108	Gulfport, City of	10/1/93	10/1/94	8	10	5	C
125110	Hallandale Beach, City of	10/1/94	10/1/96	8	10	5	C
120103	Hardee County	10/1/96	10/1/96	9	5	5	C
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/94	8	10	5	C
120643	Hialeah, City of	10/1/93	10/1/97	8	10	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/94	9	5	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/00	7	15	5	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/93	8	10	5	C
125114	Holmes Beach, City of	10/1/91	05/1/97	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	01/1/98	7	15	5	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	8	10	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	05/1/97	7	15	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/92	9	5	5	C
120077	Jacksonville, City of	10/1/91	10/1/99	8	10	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/00	5	25	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C

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	Florida (continued)						
120245	Kenneth City, Town of	10/1/92	10/1/92	9	5	5	C
120648	Key Biscayne, City of	04/1/98	04/1/00	6	20	10	C
125121	Key Colony Beach, City of	10/1/92	10/1/95	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/96	9	5	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	9	5	5	C
120421	Lake County	10/1/94	10/1/97	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/94	10/1/94	9	5	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/97	7	15	5	C
125123	Lauderdale by the Sea, City of	04/1/00	04/1/00	9	5	5	C
120044	Lauderhill, City of	10/1/92	10/1/92	9	5	5	C
125124	Lee County	10/1/91	05/1/97	7	15	5	C
120145	Levy County	10/1/94	10/1/99	8	10	5	C
125125	Lighthouse Point, City of	10/1/93	10/1/94	8	10	5	C
125126	Longboat Key, Town of	10/1/91	10/1/96	7	15	5	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	10/1/92	9	5	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	10/1/92	9	5	5	C
120153	Manatee County	10/1/91	10/1/96	7	15	5	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/00	7	15	5	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/94	9	5	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120025	Melbourne, City of	10/1/93	10/1/93	9	5	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120651	Miami Beach, City of	10/1/96	10/1/97	8	10	5	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/97	7	15	5	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/97	7	15	5	C
120079	Neptune Beach, City of	10/1/94	10/1/94	9	5	5	C
120232	New Port Richey, City of	10/1/93	10/1/95	8	10	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120655	North Miami, City of	10/1/94	10/1/00	6	20	10	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C
120279	North Port, City of	10/1/92	10/1/93	8	10	5	C

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	Florida (continued)						
125133	North Redington Beach, Town of	10/1/92	10/1/98	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/94	9	5	5	C
120330	Ocala, City of	10/1/91	10/1/91	9	5	5	C
125134	Ocean Ridge, Town of	10/1/92	01/1/98	8	10	5	C
120173	Okaloosa County	10/1/95	10/1/00	7	15	5	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	10/1/94	8	10	5	C
120179	Orange County	10/1/91	10/1/96	7	15	5	C
120186	Orlando, City of	10/1/93	10/1/94	8	10	5	C
125136	Ormond Beach, City of	10/1/92	10/1/94	8	10	5	C
120189	Osceola County	10/1/94	10/1/98	8	10	5	C
120404	Palm Bay, City of	10/1/93	10/1/98	8	10	5	C
120192	Palm Beach County	10/1/91	10/1/94	8	10	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120220	Palm Beach, Town of	10/1/92	10/1/00	8	10	5	C
120223	Palm Springs, Village of	10/1/92	10/1/97	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	04/1/98	8	10	5	C
120011	Parker, City of	10/1/94	10/1/94	9	5	5	C
120230	Pasco County	10/1/92	10/1/92	9	5	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island	10/1/91	10/1/91	9	5	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	10/1/96	7	15	5	C
120054	Plantation, City of	10/1/92	10/1/93	8	10	5	C
120261	Polk County	10/1/92	01/1/98	8	10	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	10/1/92	10/1/99	10	0	0	R
120313	Port Orange, City of	10/1/92	10/1/97	8	10	5	C
120234	Port Richey, City of	10/1/92	10/1/94	8	10	5	C
120099	Port St. Joe, City of	10/1/94	10/1/94	9	5	5	C
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/97	7	15	5	C
125140	Redington Beach, Town of	10/1/93	10/1/96	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	10/1/93	8	10	5	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/97	8	10	5	C

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	Florida (continued)						
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/97	8	10	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/93	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	10/1/96	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/94	8	10	5	C
125147	St. Johns County	10/1/95	10/1/00	7	15	5	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/93	9	5	5	C
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	10/1/93	8	10	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/95	8	10	5	C
120659	Surfside, Town of	10/1/93	10/1/94	8	10	5	C
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/99	7	15	5	C
120058	Tamarac, City of	10/1/92	10/1/92	9	5	5	C
120114	Tampa, City of	10/1/91	10/1/00	7	15	5	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/93	9	5	5	C
120228	Tequesta, Village of	10/1/92	10/1/00	7	15	5	C
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/93	8	10	5	C
120124	Vero Beach, City of	10/1/93	10/1/98	8	10	5	C
125155	Volusia County	10/1/93	05/1/97	8	10	5	C
120315	Wakulla County	10/1/93	10/1/93	9	5	5	C
120229	West Palm Beach, City of	10/1/92	04/1/00	7	15	5	C
120295	Winter Springs, City of	10/1/93	10/1/98	8	10	5	C
120147	Yankeetown, Town of	10/1/94	10/1/97	7	15	5	C
	Georgia						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130030	Chatham County	10/1/91	10/1/91	9	5	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/98	8	10	5	C
130059	Columbia County	04/1/99	04/1/99	9	5	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Georgia (continued)						
135159	Decatur, City of	10/1/93	10/1/93	9	5	5	C
130065	Dekalb County	10/1/92	10/1/94	8	10	5	C
130074	Dougherty County	10/1/93	10/1/93	9	5	5	C
130098	Duluth, City of	10/1/97	10/1/97	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	10/1/94	9	5	5	C
130201	Jekyll Island, State Park Auth	10/1/93	10/1/94	8	10	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/94	8	10	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/93	9	5	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
	Hawaii						
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160208	Canyon County	10/1/94	10/1/96	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	10/1/98	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/97	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/92	9	5	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	10/1/94	9	5	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	Illinois						
170001	Adams County	10/1/96	10/1/96	9	5	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	10/1/91	9	5	5	C

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	Illinois (continued)						
170072	Calumet City, City of	10/1/00	10/1/00	7	15	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	10/1/00	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/94	8	10	5	C
170204	Downers Grove, Village of	10/1/91	05/1/97	8	10	5	C
170091	Flossmoor, Village of	10/1/93	04/1/00	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	10/1/95	8	10	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/97	8	10	5	C
170116	Lansing, Village of	10/1/93	04/1/00	8	10	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/98	7	15	5	C
170211	Lisle, Village of	10/1/91	05/1/97	8	10	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/98	8	10	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170132	Northbrook, Village of	10/1/94	04/1/99	8	10	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/97	6	20	10	C
175170	Palatine, Village of	10/1/94	10/1/95	8	10	5	C
170533	Peoria County	10/1/92	10/1/97	8	10	5	C
170919	Prospect Heights, City of	10/1/94	10/1/94	9	5	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/97	6	20	10	C
170330	St. Charles, City of	10/1/94	10/1/94	9	5	5	C
170173	Wheeling, Village of	10/1/91	10/1/93	8	10	5	C
170222	Willowbrook, Village of	10/1/91	10/1/97	7	15	5	C
170224	Wood Dale, Village of	04/1/99	04/1/99	8	10	5	C
	Indiana						
180006	Bartholomew County	10/1/93	10/1/93	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/98	9	5	5	C
180001	Decatur, City of	10/1/93	10/1/93	9	5	5	C
180257	Evansville, City of	04/1/99	04/1/99	9	5	5	C
180003	Fort Wayne, City of	10/1/91	10/1/94	8	10	5	C
180080	Hamilton County	10/1/91	10/1/96	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/97	9	5	5	C
180382	Milford Junction, City of	10/1/97	10/1/97	9	5	5	C
180082	Noblesville, City of	10/1/91	10/1/96	8	10	5	C
180465	North Webster, City of	10/1/97	10/1/97	9	5	5	C
180122	Syracuse, City of	10/1/97	10/1/97	9	5	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/95	9	5	5	C
	Iowa						
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C

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	Iowa (continued)						
190227	Des Moines, City of	10/1/91	10/1/95	8	10	5	C
	Kansas						
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200096	Hays, City of	10/1/92	10/1/92	9	5	5	C
200090	Lawrence, City of	10/1/91	10/1/92	10	0	0	R
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200173	Olathe, City of	10/1/93	10/1/93	9	5	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/91	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/92	9	5	5	C
	Kentucky						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/92	8	10	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210120	Jefferson County	10/1/91	10/1/00	6	20	10	C
210067	Lexington-Fayette Urban County	10/1/91	10/1/97	8	10	5	C
210122	Louisville, City of	10/1/91	10/1/00	6	20	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	9	5	5	C
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/92	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
	Louisiana						
220013	Ascension Parish	10/1/92	10/1/92	9	5	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	10/1/92	9	5	5	C
220361	Caddo Parish	10/1/95	10/1/95	9	5	5	C
220037	Calcasieu Parish	10/1/91	10/1/91	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C

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	Louisiana (continued)						
220117	French Settlement, Village of	10/1/92	10/1/92	9	5	5	C
220015	Gonzales, City of	10/1/92	10/1/92	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/00	8	10	5	C
220220	Houma, City of	10/1/92	10/1/92	9	5	5	C
225199	Jefferson Parish	10/1/92	10/1/94	8	10	5	C
225201	Kenner, City of	10/1/92	10/1/93	8	10	5	C
225202	Lafourche Parish	01/1/92	01/1/92	9	5	5	C
220040	Lake Charles, City of	10/1/93	10/1/94	10	0	0	R
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/92	9	5	5	C
220136	Monroe, City of	10/1/92	10/1/96	10	0	0	R
220196	Morgan City, City of	10/1/91	10/1/91	9	5	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/91	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	10/1/92	8	10	5	C
220204	Slidell, City of	10/1/92	10/1/92	9	5	5	C
220016	Sorrento, Town of	10/1/92	10/1/92	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/91	9	5	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/92	9	5	5	C
220121	Walker, Town of	10/1/92	10/1/92	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/92	9	5	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230069	Hallowell, City of	10/1/96	10/1/96	9	5	5	C
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/97	9	5	5	C
230632	Ogunquit, Town of	10/1/92	10/1/92	9	5	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C
230120	Phippsburg, Town of	10/1/93	10/1/93	9	5	5	C
230051	Portland, City of	10/1/93	10/1/93	9	5	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/96	10	0	0	R

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	Maine (continued)						
230157	South Berwick, Town of	10/1/94	10/1/94	9	5	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/96	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/93	8	10	5	C
230159	York, Town of	10/1/91	10/1/91	9	5	5	C
	Maryland						
240042	Bel Air, Town of	10/1/93	10/1/93	9	5	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/94	7	15	5	C
245207	Ocean City, Town of	10/1/92	10/1/93	8	10	5	C
245208	Prince Georges County	10/1/91	10/1/93	7	15	5	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	10/1/00	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250273	Marshfield, Town of	10/1/91	05/1/97	6	20	10	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	10/1/95	7	15	5	C
250218	Tewksbury, Town of	10/1/93	10/1/93	9	5	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260221	Dearborn Heights, City of	10/1/92	10/1/92	9	5	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260226	Gibraltar, City of	10/1/92	10/1/92	9	5	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260140	Midland, City of	10/1/92	10/1/92	9	5	5	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260577	Portage, City of	10/1/92	10/1/92	9	5	5	C
260128	Sterling Heights, City of	10/1/95	10/1/00	8	10	5	C
260243	Sumpter, Township of	10/1/95	04/1/00	8	10	5	C
	Minnesota						
275228	Austin, City of	10/1/91	10/1/96	7	15	5	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C

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	Minnesota (continued)						
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	Mississippi						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/97	8	10	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	10/1/93	9	5	5	C
285253	Gulfport, City of	10/1/96	10/1/96	9	5	5	C
280053	Hattiesburg, City of	10/1/94	10/1/99	8	10	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/00	8	10	5	C
280229	Madison, City of	10/1/96	10/1/96	9	5	5	C
280096	Meridian, City of	10/1/92	10/1/95	8	10	5	C
285259	Ocean Springs, City of	10/1/92	10/1/92	9	5	5	C
285261	Pass Christian, City of	10/1/93	10/1/94	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/94	9	5	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/95	8	10	5	C
	Missouri						
290188	Arnold, City of	10/1/91	10/1/97	7	15	5	C
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/91	9	5	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/92	9	5	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	9	5	5	C
300010	Great Falls, City of	10/1/91	04/1/01	7	15	5	C
300038	Lewis and Clark County	10/1/91	10/1/91	9	5	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	10/1/91	9	5	5	C
300049	Missoula, City of	10/1/91	10/1/91	9	5	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
	Nebraska						
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/93	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Nevada						
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	10/1/94	7	15	5	C
320008	Douglas County	10/1/93	04/1/98	7	15	5	C
320005	Henderson, City of	10/1/91	10/1/92	8	10	5	C
325276	Las Vegas, City of	10/1/91	10/1/95	7	15	5	C
320007	North Las Vegas, City of	10/1/91	10/1/95	8	10	5	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
	New Hampshire						
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
	New Jersey						
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	7	15	5	C
345280	Barnegat Light, Borough of	10/1/92	10/1/92	9	5	5	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	10/1/91	9	5	5	C
340427	Bedminster, Township of	10/1/96	10/1/00	7	15	5	C
340459	Berkeley Heights, Township	10/1/94	04/1/99	10	0	0	R
340369	Berkeley, Township of	10/1/92	10/1/94	10	0	0	R
340178	Bloomfield, Town of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/96	9	5	5	C
345287	Burlington, City of	04/1/98	04/1/98	9	5	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345293	Dover, Township of	10/1/92	10/1/92	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/91	9	5	5	C
340570	Hackensack Meadowlands Commiss	10/1/92	10/1/92	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/97	9	5	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	10/1/93	10/1/94	10	0	0	R
345300	Lincoln Park, Borough of	10/1/91	10/1/97	8	10	5	C
340467	Linden, City of	10/1/91	10/1/91	9	5	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/99	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/94	8	10	5	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	New Jersey (continued)						
340517	Mullica, Township of	10/1/94	10/1/99	10	0	0	R
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/96	8	10	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/92	9	5	5	C
340067	Ridgewood, Village of	10/1/92	10/1/97	8	10	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/97	10	0	0	R
345320	Ship Bottom, Borough of	10/1/92	10/1/92	9	5	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	10/1/00	7	15	5	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/98	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/93	9	5	5	C
345330	Wildwood Crest, Borough of	10/1/93	10/1/93	9	5	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
	New Mexico						
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	8	10	5	C
350001	Bernalillo County	10/1/93	10/1/93	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	10/1/94	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/93	8	10	5	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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New York							
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	10/1/91	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/95	10	0	0	R
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/96	9	5	5	C
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	10/1/91	9	5	5	C
360772	Corning, City of	10/1/91	10/1/91	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	10/1/91	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/97	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360476	Lawrence, Village of	10/1/92	10/1/98	9	5	5	C
360506	Niagara Falls, City of	10/1/92	10/1/92	9	5	5	C
360801	Northport, Village of	10/1/94	10/1/94	9	5	5	C
360667	Oneonta, City of	10/1/94	10/1/94	9	5	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/95	9	5	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/94	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
North Carolina							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, Town of	10/1/94	10/1/94	9	5	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/92	9	5	5	C
370036	Cabarrus County	10/1/91	10/1/91	9	5	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C

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	North Carolina (continued)						
370046	Cape Carteret, Town of	10/1/93	10/1/93	9	5	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/92	9	5	5	C
370159	Charlotte, City of	10/1/91	05/1/97	8	10	5	C
370263	Clinton, City of	10/1/94	10/1/94	9	5	5	C
370037	Concord, City of	10/1/93	10/1/93	9	5	5	C
370072	Craven County	10/1/91	10/1/91	9	5	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	10/1/96	8	10	5	C
375348	Dare County	10/1/91	10/1/96	8	10	5	C
370085	Durham County	10/1/92	10/1/92	9	5	5	C
370062	Edenton, Town of	10/1/93	10/1/93	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/94	8	10	5	C
375349	Forsyth County	10/1/93	10/1/93	9	5	5	C
370255	Goldsboro, City of	10/1/93	10/1/93	9	5	5	C
370191	Greenville, City of	10/1/92	10/1/92	9	5	5	C
370111	Guilford County	10/1/93	10/1/93	9	5	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/91	9	5	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/96	8	10	5	C
370145	Kinston, City of	10/1/94	10/1/94	9	5	5	C
370439	Kitty Hawk, Town of	10/1/91	10/1/92	8	10	5	C
370144	Lenoir County	10/1/94	10/1/94	9	5	5	C
370081	Lexington, City of	10/1/93	10/1/93	9	5	5	C
375354	Long Beach, Town of	10/1/91	10/1/91	9	5	5	C
375355	Manteo, Town of	10/1/91	10/1/92	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/97	8	10	5	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/96	7	15	5	C
370167	Nashville, Town of	10/1/94	10/1/94	9	5	5	C
370074	New Bern, City of	10/1/92	10/1/92	9	5	5	C
370168	New Hanover County	10/1/91	10/1/92	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/92	9	5	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/97	8	10	5	C
370523	Oak Island	10/1/91	10/1/91	9	5	5	C
375357	Ocean Isle Beach, Town of	10/1/92	10/1/93	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/93	8	10	5	C

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	North Carolina (continued)						
370160	Pineville, Town of	10/1/91	05/1/97	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/91	9	5	5	C
370092	Rocky Mount, City of	10/1/92	10/1/92	9	5	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/91	9	5	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/92	9	5	5	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/92	9	5	5	C
370017	Washington, City of	10/1/92	10/1/92	9	5	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	10/1/93	9	5	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville City of	10/1/96	10/1/96	9	5	5	C
370270	Wilson, City of	10/1/91	10/1/91	9	5	5	C
375360	Winston-Salem, City of	10/1/93	10/1/93	9	5	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/96	6	20	10	C
370030	Yaupon Beach, Town of	10/1/93	10/1/93	9	5	5	C
	North Dakota						
385365	Grand Forks, City of	10/1/91	04/1/00	6	20	10	C
	Ohio						
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/92	9	5	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Oklahoma						
400220	Bartlesville, City of	10/1/92	10/1/92	9	5	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/93	9	5	5	C
400234	Chickasha, City of	10/1/92	10/1/92	9	5	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/93	9	5	5	C
400062	Enid, City of	10/1/93	10/1/93	9	5	5	C
400049	Lawton, City of	10/1/91	10/1/95	8	10	5	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/93	8	10	5	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/96	9	5	5	C
405381	Tulsa, City of	10/1/91	10/1/00	3	35	10	C
	Oregon						
410137	Albany, City of	10/1/91	05/1/97	8	10	5	C
410090	Ashland, City of	10/1/91	10/1/96	8	10	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	10/1/97	8	10	5	C
410009	Corvallis, City of	10/1/91	10/1/96	8	10	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/96	8	10	5	C
410108	Grants Pass, City of	10/1/92	10/1/92	9	5	5	C
415589	Jackson County	10/1/91	10/1/94	8	10	5	C
410154	Marion County	04/1/01	04/1/01	7	15	5	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410186	Polk County	10/1/91	10/1/91	9	5	5	C
410098	Rogue River, City of	10/1/92	10/1/97	8	10	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410039	Scappoose, City of	10/1/93	10/1/98	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/91	9	5	5	C
410100	Talent, City of	10/1/00	10/1/00	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
	Pennsylvania						
420339	Bloomsburg, Town of	10/1/93	10/1/93	9	5	5	C
421062	Etna, Borough of	10/1/96	10/1/96	9	5	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	10/1/93	7	15	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/93	9	5	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Pennsylvania (continued)						
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	10/1/92	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C
421101	Shaler, Township of	10/1/94	10/1/94	9	5	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
421119	Upper St. Clair, Township of	10/1/98	10/1/98	9	5	5	C
420631	Wilkes-Barre, City of	10/1/92	10/1/93	8	10	5	C
	Rhode Island						
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	9	5	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
	South Carolina						
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/00	7	15	5	C
450025	Beaufort County	10/1/91	10/1/96	8	10	5	C
450026	Beaufort, City of	10/1/92	10/1/97	8	10	5	C
455413	Charleston County	10/1/95	10/1/00	6	20	10	C
455412	Charleston, City of	10/1/93	10/1/95	8	10	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/96	9	5	5	C
450087	Georgetown, City of	10/1/93	10/1/93	9	5	5	C
450089	Greenville County	10/1/93	10/1/93	9	5	5	C
450091	Greenville, City of	10/1/91	10/1/92	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle Of Palms, City of	10/1/94	10/1/95	8	10	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/91	9	5	5	C
450039	McClellanville, Town of	10/1/00	10/1/00	8	10	5	C
450040	Meggett, City of	10/1/96	10/1/00	7	15	5	C
455417	Mount Pleasant, City of	10/1/94	10/1/94	9	5	5	C
450109	Myrtle Beach, City of	10/1/91	10/1/93	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450166	Pickens County	04/1/99	04/1/99	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/00	7	15	5	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/00	7	15	5	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	South Dakota						
465420	Rapid City, City of	10/1/92	10/1/92	9	5	5	C
	Tennessee						
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/92	9	5	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	9	5	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475434	Knoxville, City of	10/1/92	10/1/92	9	5	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson	10/1/91	10/1/91	9	5	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
	Texas						
485454	Arlington, City of	10/1/91	10/1/91	9	5	5	C
480624	Austin, City of	10/1/91	10/1/99	8	10	5	C
485456	Baytown, City of	10/1/91	10/1/92	8	10	5	C
480289	Bellaire, City of	10/1/93	10/1/93	9	5	5	C
480586	Benbrook, City of	10/1/91	10/1/97	8	10	5	C
480082	Bryan, City of	10/1/95	10/1/95	9	5	5	C
485459	Burleson, City of	10/1/91	10/1/91	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/97	9	5	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	10/1/97	8	10	5	C
480170	Coppell, City of	10/1/93	10/1/93	9	5	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	10/1/92	8	10	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480194	Denton, City of	10/1/91	10/1/91	9	5	5	C
480173	Duncanville, City of	10/1/91	10/1/91	9	5	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/93	8	10	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	10/1/93	8	10	5	C
480601	Hurst, City of	10/1/92	10/1/92	9	5	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	Texas (continued)						
485491	Nassau Bay, City of	10/1/92	10/1/94	8	10	5	C
480607	North Richland Hills, City of	10/1/91	10/1/99	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/92	9	5	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480140	Plano, City of	10/1/92	10/1/97	7	15	5	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/97	8	10	5	C
480502	Sweetwater, City of	10/1/91	10/1/91	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	10/1/96	9	5	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490019	Logan, City of	10/1/93	10/1/93	9	5	5	C
490072	Moab, City of	04/1/01	04/1/01	9	5	5	C
490214	North Ogden, City of	10/1/93	10/1/93	9	5	5	C
490216	Orem, City of	10/1/93	10/1/98	9	5	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	10/1/95	8	10	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
	Vermont						
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/92	9	5	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	10/1/96	9	5	5	C
510002	Chincoteague, Town of	10/1/00	10/1/00	9	5	5	C
515525	Fairfax County	10/1/93	10/1/93	9	5	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C
510090	Loudoun County	10/1/92	10/1/92	9	5	5	C
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/96	9	5	5	C
510190	Roanoke County	10/1/91	10/1/91	9	5	5	C
510130	Roanoke, City of	10/1/96	10/1/96	9	5	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C

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ELIGIBLE COMMUNITIES

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	Virginia (continued)						
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
	Washington						
530073	Auburn, City of	10/1/92	10/1/97	8	10	5	C
530074	Bellevue, City of	10/1/92	10/1/00	6	20	10	C
530153	Burlington, City of	10/1/94	04/1/99	6	20	10	C
530103	Centralia, City of	10/1/94	10/1/99	7	15	5	C
530104	Chehalis, City of	10/1/94	10/1/95	8	10	5	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/99	8	10	5	C
530166	Index, Town of	04/1/98	04/1/98	8	10	5	C
530079	Issaquah, City of	10/1/92	10/1/97	7	15	5	C
530071	King County	10/1/91	10/1/96	6	20	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	10/1/00	8	10	5	C
530169	Monroe, City of	10/1/91	04/1/01	6	20	10	C
530158	Mount Vernon, City of	05/1/97	05/1/97	8	10	5	C
530085	North Bend, City of	10/1/95	10/1/96	7	15	5	C
530138	Pierce County	10/1/95	04/1/00	5	25	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	04/1/98	7	15	5	C
530090	Snoqualmie, City of	10/1/92	10/1/97	6	20	10	C
530204	Sumas, City of	10/1/93	04/1/98	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530198	Whatcom County	10/1/96	10/1/97	8	10	5	C
	Wisconsin						
550001	Adams County	10/1/91	10/1/91	9	5	5	C
550612	Allouez, Village of	10/1/92	10/1/94	8	10	5	C
550128	Eau Claire, City of	10/1/91	10/1/91	9	5	5	C
550578	Elm Grove, Village of	04/1/01	04/1/01	8	10	5	C
550022	Green Bay, City of	10/1/91	10/1/93	8	10	5	C
555562	La Crosse, City of	10/1/91	10/1/91	9	5	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550310	Ozaukee County	10/1/91	10/1/91	9	5	5	C
550107	Watertown, City of	10/1/91	10/1/91	9	5	5	C
550108	Waupun, City of	10/1/91	10/1/91	9	5	5	C
550537	Winnebago County	10/1/91	10/1/91	9	5	5	C
	Wyoming						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

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- The application and Declarations Page;
- Any endorsement(s) that may be issued; and
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, specifically described by the prospective policyholder in the application, may be insured under a policy.

Pollutants. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

Ponding Hazard. A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the FIRM.

Post-FIRM Building. A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

Pre-FIRM Building. A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

Preferred Risk Policy (PRP). A package policy offering nine coverage combinations for both building and contents at a fixed premium. It is available only to owners of 1-4 family residential buildings located in B, C, and X Zones that meet eligibility requirements based on an entire flood loss history.

Prepaid Amount (Total). The total amount that must be submitted with an application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

Prepaid Premium (Total). The amount on the application (excluding the Preferred Risk Application) that includes the Annual Subtotal and the Expense Constant.

Presentment of Payment (Premium). The date of receipt of premium at the office of the NFIP or the date of certified mail. In the case of transfer of title, the date of settlement or closing, when the premium is paid at that time.

Principal Residence. A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.

Principally Above Ground Building. A building that has at least 51 percent of its actual cash value, including machinery and equipment, above ground.

Probation. A means of formally notifying participating communities of violations and deficiencies in the administration and enforcement of the local floodplain management regulations.

Probation Premium. A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

Proper Openings - Enclosures (Applicable to Zones A, A1-A30, AE, AO, AH, AR, and AR Dual). All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above grade.

Property Removed to Safety Expense. Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

Provisional Rating. A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

Regular Program. The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

Regular Program Community. A community wherein a FIRM is in effect and full limits of coverage are available under the Act.

Repetitive Loss Structure. A structure, covered by a contract of flood insurance issued under the NFIP, that has suffered flood damage on two occasions during a 10-year period that ends on the date of the second loss, in which the cost to repair the flood damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood loss.

Repetitive Loss Target Group. NFIP-insured properties that, on the basis of losses since 1978, meet one or more of the loss criteria described on page RL 1. WYO companies began transferring renewals for identified properties in this group to the NFIP Special Direct Facility (SDF, a branch of the NFIP Servicing Agent) on August 1, 2000, so that mitigation assistance can be offered to the policyholders.

Replacement Cost Value (RCV). The cost to replace property with the same kind of material and construction without deduction for depreciation.

Residential Condominium Building. A building, owned and administered as a condominium, containing one or more family units and in which at least 75 percent of the floor area is residential.

Residential Condominium Building Association Policy (RCBAP). See "Standard Flood Insurance Policy—Residential Condominium Building Association Policy (RCBAP)."

Scheduled Building Policy. A policy that requires a specific amount of insurance to be designated for each building and its contents.

Section 1316. Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that the FIA Administrator finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.

Shear Walls. Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is

represented by the zone designation AO on the FIRM.

Single Adjuster Program. A procedure implemented among the NFIP, various wind pools, and WYO Companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single-Family Residence. A residential single-family dwelling. Incidental office, professional, private school, or studio occupancies, including a small service operation, are permitted if such incidental occupancies are limited to less than 50 percent of the building's total floor area.

Solid Foundation Perimeter Walls. Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Special Flood Hazard Area (SFHA). An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

Standard Flood Insurance Policy—Dwelling Form. Policy issued to insure a building and/or residential contents on a single-family or a 2-4 family dwelling.

Standard Flood Insurance Policy—General Property Form. Policy issued to insure a building and/or contents on other residential or non-residential buildings.

Standard Flood Insurance Policy—Residential Condominium Building Association Policy (RCBAP). Policy issued to insure a residential condominium building and all units within the building, provided that the building is located in a Regular Program community and at least 75 percent of the total floor area is residential.

Start of Construction. For other than new construction or substantial improvements, under